



City of Salisbury **2010-2014** **Consolidated Plan**

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.





Executive Summary

The Executive Summary is optional, but encouraged. If you choose to complete it, please provide a brief overview that includes major initiatives and highlights that are proposed throughout the 5-year strategic planning period.



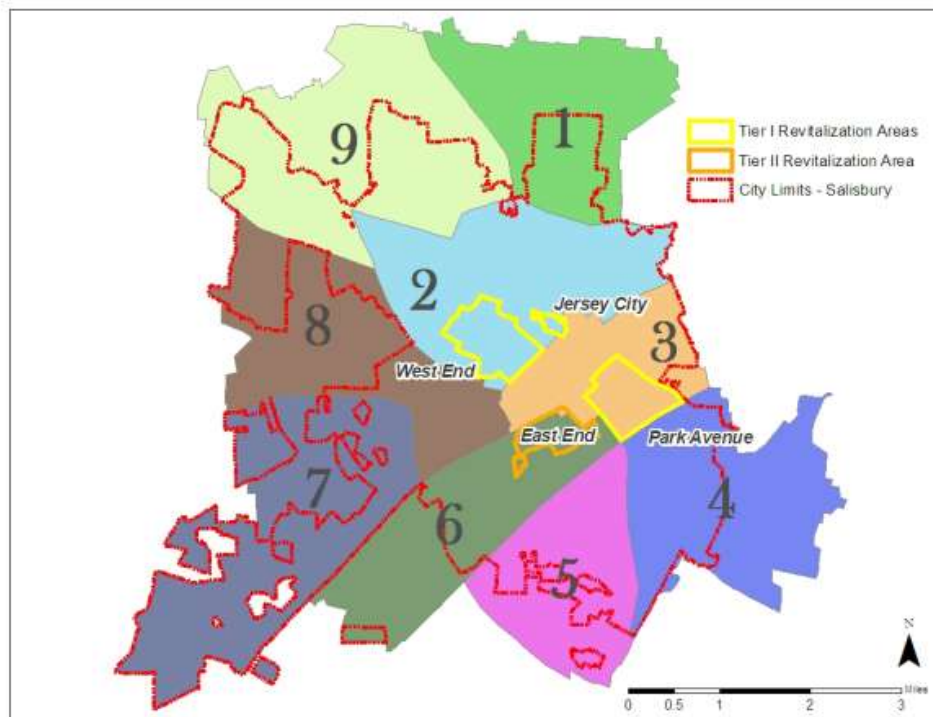


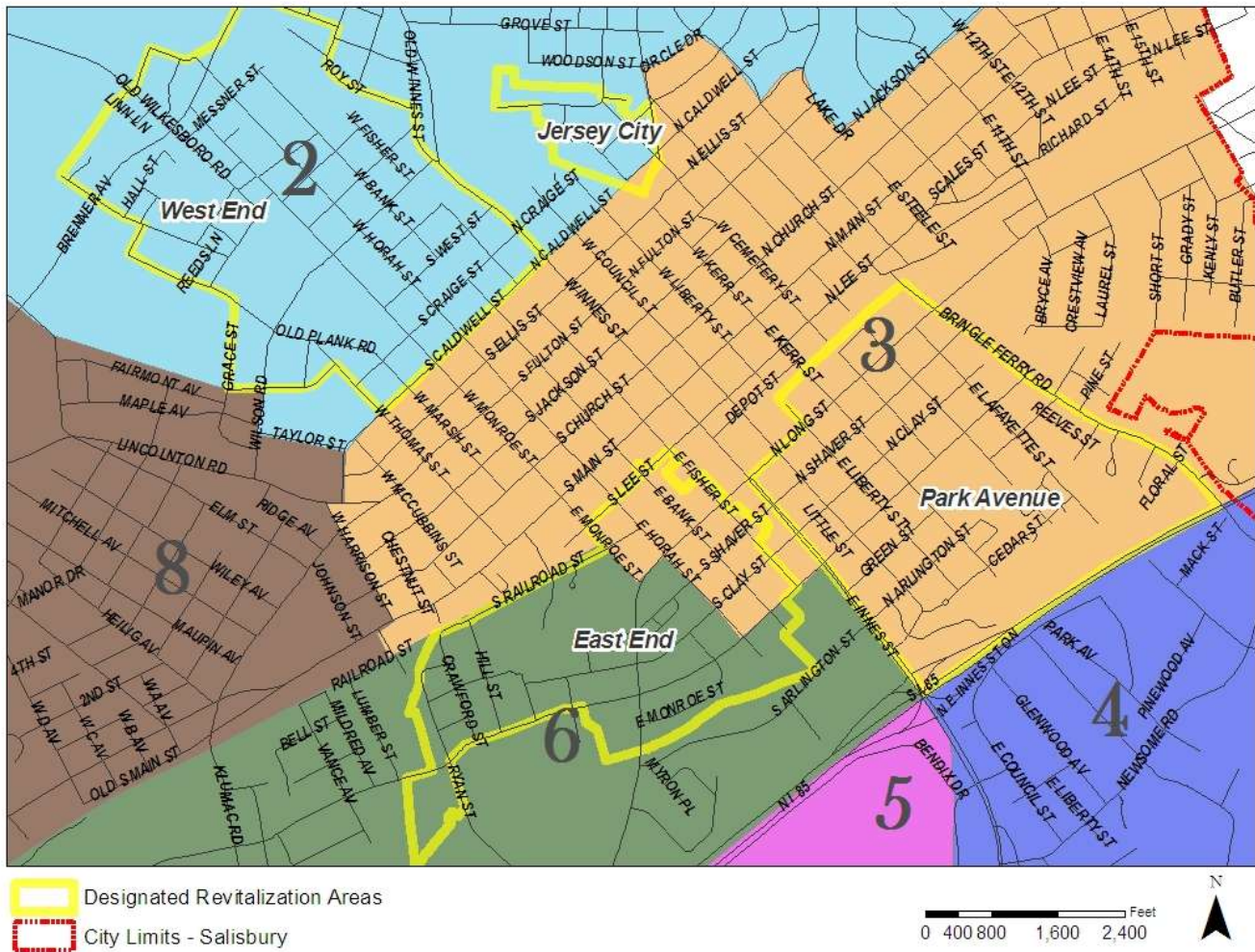
Executive Summary

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GEOGRAPHIC DISTRIBUTION OF ASSISTANCE

During the next five years, Federal funds will be distributed citywide to provide direct benefits to low and moderate income households, while certain activities will be focused in designated Revitalization Areas. A study of neighborhood conditions and other data outlined in the Strategic Plan confirm that revitalization needs are greatest in the central city neighborhoods represented by Districts 2, 3 and 6 shown below. The City will concentrate its efforts accordingly by focusing housing rehabilitation and public infrastructure improvements in the designated Revitalization Areas shown below.





DISTRIBUTION OF ASSISTANCE BY ACTIVITY TYPE

Funds will be invested both citywide and in designated Revitalization Areas as follows:

➤ **CITYWIDE INVESTMENTS**

Funds will help provide public services to assist the homeless and low and moderate income persons. Housing activities will be completed on a scattered site basis to help integrate affordable housing opportunities throughout the community.

Activities will include:

- Down payment assistance;
- Owner-occupied rehabilitation;
- Emergency rehabilitation;
- Public services;

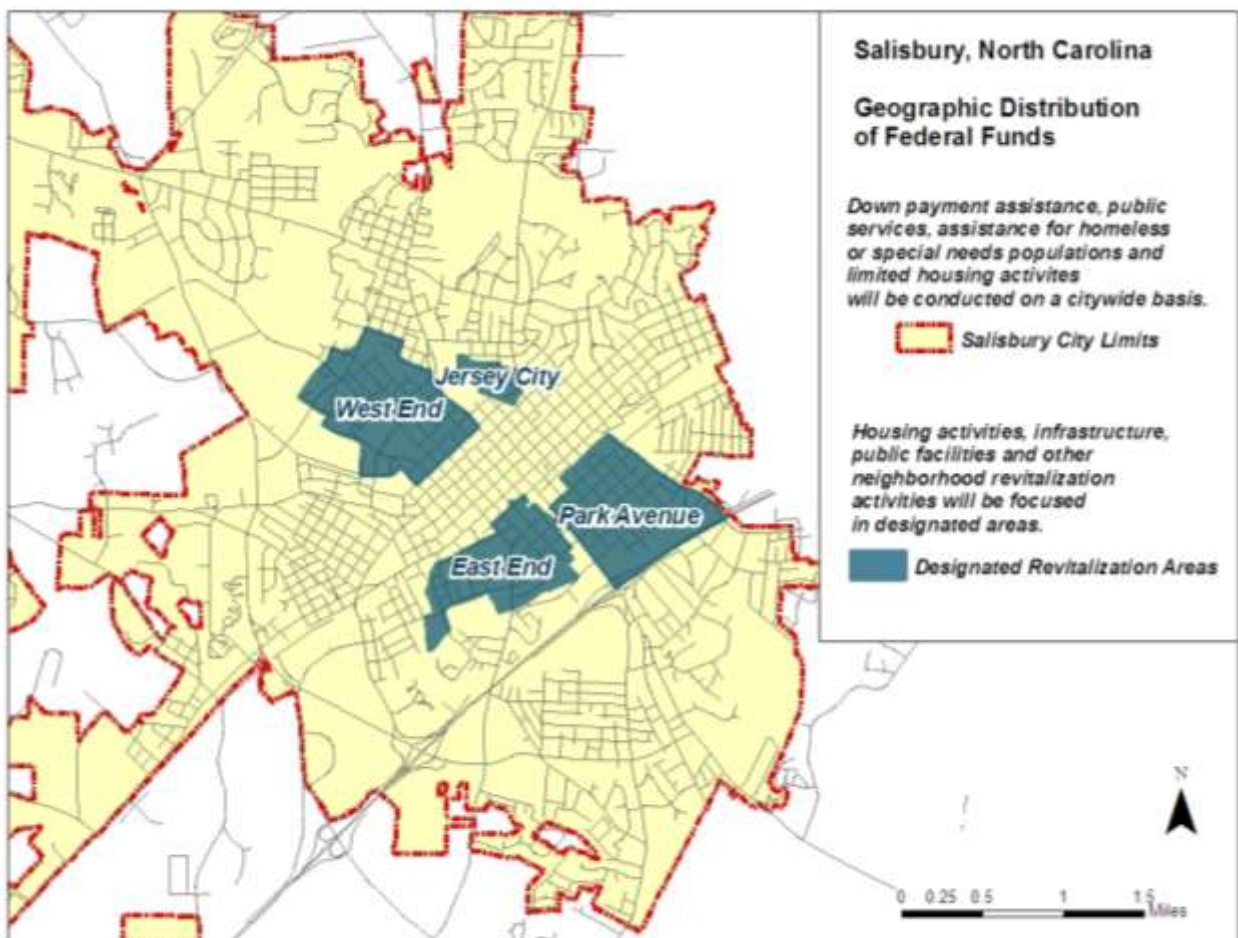
- Limited single-family housing acquisition and rehabilitation;
- Multi-family or senior housing development (rental units).

➤ REVITALIZATION AREA INVESTMENTS

Federal funds will be focused in designated Revitalization Areas to help improve overall housing and living conditions. Deteriorated or abandoned housing and vacant lots have been persistent issues in these areas where the age of housing, high percentages of rental property and other factors have contributed to the decline in conditions. In addition to housing, continued reinvestment in the public realm is needed as a measure to help stabilize property values and raise the quality of the living environment.

Activities, *in addition to the city-wide activities listed above*, will include:

- Focused single-family housing acquisition and rehabilitation;
- New construction on infill sites;
- Public infrastructure investments to upgrade and improve parks, sidewalks, streetscapes, drainage, community centers and other facilities.



PRIORITY HOUSING NEEDS

The City will focus its housing programs for the following target markets:

- 1. Homeownership for First-Time Homebuyers — Rehab/Resale of Existing Single-Family Units, New Single-Family Construction, Down Payment Assistance**
 - Small and large renter families in low and moderate income ranges
- 2. Multi-Family or Senior Housing — Affordable Rental Units**
 - Low and moderate income, including senior/elderly, owners and renters
- 3. Owner-Occupied Rehab and Emergency Rehab—**
 - Elderly, small family and large family owners in extremely low and low income ranges

ASSIGNMENT OF PRIORITY NEEDS

The Consolidated Strategic Plan has identified the five Priority Need categories listed below. These constitute the broad categories of need where the City will invest CDBG and HOME funds for the next five years. Specific Objectives to be accomplished under each category of Priority Need are outlined on the following pages and will be discussed in further detail in the Strategic Plan.

Priorities are ranked **HIGH** or **MEDIUM**, defined as:

HIGH PRIORITY – The City of Salisbury plans to address this need with Federal Funds, either alone or in conjunction with the investment of other public or private funds, during the five-year period covered by the plan.

MEDIUM PRIORITY – *If funds are available*, the City of Salisbury may address this need with Federal funds, either alone or in conjunction with the investment of other public or private sector funds during the five-year period covered by the plan.

PRIORITY NEEDS	CATEGORY	PRIORITY LEVEL	FIVE YEAR ESTIMATE	GEOGRAPHIC DISTRIBUTION
	<i>HOUSING</i>	HIGH		Revitalization Areas and Citywide
	<i>INFRASTRUCTURE & PUBLIC FACILITIES</i>	HIGH		Revitalization Areas
	<i>PUBLIC SERVICES (Subject to a 15% CAP)</i>	HIGH		Citywide
	<i>HOMELESS & SPECIAL NEEDS</i>	MEDIUM		Citywide
	<i>OTHER NEIGHBORHOOD REVITALIZATION</i>	MEDIUM		Revitalization Areas

PRIORITY NEEDS & SPECIFIC OBJECTIVES

Specific Objectives under each category of Priority Need are outlined in the following tables. Objectives are the individual, measureable actions that the City will undertake using Federal funds to help meet an identified need in the community. Target goals are included for **High Priority** Housing and Infrastructure objectives to reflect the expected accomplishments over the five-year period.

It is important to note that there are not enough funds available to address all of the identified needs in the community. The City must select and prioritize based on the relative amount of different types of need determined by a thorough analysis of current, reliable data and estimates. Low priority in this plan should not be inferred to mean lesser in value. It is solely an indication that the city does not intend to contribute Federal dollars toward this objective in the next five years. If needed, priorities and objectives in the plan can be amended in response to shifting needs during the next five years.

Specific Objectives shown in the tables on the following pages are ranked as follows:

- **HIGH PRIORITY** – The City of Salisbury plans to address this need with Federal Funds, either alone or in conjunction with the investment of other public or private funds, during the five-year period covered by the plan.
- **MEDIUM PRIORITY** – *If funds are available*, the City of Salisbury may address this need with Federal funds, either alone or in conjunction with the investment of other public or private sector funds during the five-year period covered by the plan.
- **LOW PRIORITY** – The City of Salisbury does not plan to use Federal funds, either alone or in conjunction with the investment of other public or private resources for activities that address this need during the next five years.

**INFORMATION SHOWN IN THE
PRIORITY NEEDS & SPECIFIC OBJECTIVES TABLES**

PRIORITY NEED CATEGORY HERE	SPECIFIC OBJECTIVES	HUD Obj. Code
		Goal
	PRIORITY LEVEL (HIGH, MEDIUM OR LOW)	
	Specific Objectives are listed here.	Indicates how the Specific Objective fits within the HUD Performance Measurement System (see matrix below).
	CITY COUNCIL OUTCOMES & GOALS	
	Outcomes and Goals, identified and adopted by the City Council, that support the Consolidated Strategic Plan.	
	SUPPORTING ACTIVITIES	
	Broader range of actions that the City will undertake, or in most cases has already initiated which complement and assist in the delivery of HUD-funded community development programs.	

HUD PERFORMANCE MEASUREMENT SYSTEM			
DECENT HOUSING	DH		
SUITABLE LIVING ENVIRONMENT	SL	1	AVAILABILITY
ECONOMIC OPPORTUNITIES	EO	2	AFFORDABILITY
NEIGHBORHOOD REVITALIZATION	NR	3	SUSTAINABILITY
OTHER	O		

	SPECIFIC OBJECTIVES	HUD Obj. Code
		Goal
PRIORITY NEED: HOUSING	HIGH PRIORITY	
	1. Acquire/rehab abandoned, vacant or foreclosed homes (or site clearance if necessary), with the focus on designated revitalization areas. Homes will be sold to eligible first-time homebuyers.	DH-1
		15 units
	2. Construct infill housing for eligible first-time, low-to-moderate income homebuyers in designated revitalization areas.	DH-1
		5 units
	3. Provide low interest, deferred loans to low and moderate income homeowners for housing rehabilitation.	DH-1
		15 units
	4. Provide low interest, deferred loans to low and moderate income homeowners for emergency rehabilitation needs.	DH-1
		10 units
	5. Provide down payment assistance to first-time, low and moderate income homebuyers.	DH-2
		10 households
	6. Participate in the development of affordable rental housing for low and moderate income families or seniors.	DH-1
		50 units
	CITY COUNCIL OUTCOMES & GOALS	
	Outcome 2: Improve neighborhoods and safety for all areas of the City Goal 2: Implement objectives of the Consolidated Strategic Plan for housing and neighborhood revitalization. Goal 4: Appoint a task force to pursue implementation of the better housing code & formation of a Housing Commission.	
	SUPPORTING ACTIVITIES	
	1. Provide homebuyer education/counseling in conjunction with Housing objectives.	
	2. Provide foreclosure prevention counseling.	
	3. Work with local lenders to negotiate lower interest rates, PMI and closing costs to deliver affordable mortgages for eligible homebuyers.	
	4. Provide barrier-free housing for program participants with disabilities.	
	5. Promote self-sufficiency of residents of public housing.	
	6. Incorporate "green" building practices in conjunction with Housing objectives to ensure long-term affordability and sustainability.	
	7. Ensure that new infill housing is compatible with existing architectural styles and complements the surrounding neighborhood.	

PRIORITY NEED: INFRASTRUCTURE & PUBLIC FACILITIES	SPECIFIC OBJECTIVES	HUD Obj. Code
		Goal
	HIGH PRIORITY	
	1. Install sidewalks, streetscaping, drainage modifications, pedestrian upgrades and other improvements to public infrastructure in designated revitalization areas.	SL-1
		4 projects
	2. Improve and enhance parks, open spaces and recreation facilities in designated revitalization areas.	SL-1
		2 projects
	3. Continue Section 108 loan debt service for the Park Avenue Community Center through the next five years.	O-1
	MEDIUM PRIORITY	
	4. Develop or expand community centers and community facilities in designated revitalization areas.	SL-1
	CITY COUNCIL OUTCOMES & GOALS	
	Outcome 2: Improve neighborhoods and safety for all areas of the City Goal 5: Develop a fundraising plan in partnership with the Dixonville Cemetery Task Force (East End neighborhood).	
	Outcome 5: Provide quality Parks and Recreation services Goal 1: Begin implementation of the Comprehensive Master Plan. Goal 2: Implement Phase 1 of the Master Plan for Lincoln Park (East End neighborhood).	
	Outcome 9: Improve and enhance Downtown Salisbury Goal 1: Assess community parking needs – Hall Gym (West End neighborhood), Lee Street, Rowan Helping Ministries (homeless shelter).	
	SUPPORTING ACTIVITIES	
	1. Continue to upgrade and expand transit services, routes and stops.	
	2. Continue to develop and expand public parks, greenways and recreation facilities according to the Master Plan with equitable distribution of resources to benefit all neighborhoods and income ranges.	

PRIORITY NEED: PUBLIC SERVICES (15% cap)	SPECIFIC OBJECTIVES	HUD Obj. Code
	HIGH PRIORITY	
	1. Provide funding support to agencies serving the homeless population.	SL-1
	2. Assist agencies providing medical/dental care, food, clothing and other basic needs to low- and extremely low-income persons.	SL-1
	3. Help fund employment, skill-building and work-readiness programs for at-risk youth.	EO-1
	4. Provide funds for social, educational, recreational or enrichment opportunities for seniors and at-risk youth.	SL-1
	CITY COUNCIL OUTCOMES & GOALS	
	Outcome 3: Safeguard our youth and proactively address gang activity in Salisbury through gang awareness education, information sharing, enforcement, and implementation of the Salisbury-Rowan United Action Plan.	
	Goal 1: Explore the development of a comprehensive neighborhood-based youth initiative.	
	Goal 2: Continue partnering with Rowan County & municipalities in order to promote the importance of reading among our youth.	
	Goal 3: Continue to recognize and support positive youth initiatives & implement the 8 Planks of the plan.	
	Outcome 7: Partner with Rowan-Salisbury Schools and Rowan County Government	
	Goal 1: Meet with School officials to determine needs with which the City can assist.	
	SUPPORTING ACTIVITIES	
	1. Continue to collaborate with partner agencies on gang prevention strategies.	
	2. Continue to develop and support youth initiatives that promote reading and academic proficiency, particularly in economically-distressed areas.	
	3. Continue the city employee mentoring program for at-risk youth and promote other mentoring initiatives.	
	4. Strengthen minority/multicultural programs and outreach, such as the Hispanic Coalition and the Human Relations Council.	
	5. Continue to host sites for free tax preparation for seniors and lower income households and encourage citizens to take advantage of the Earned Income Tax Credit.	

PRIORITY NEED: HOMELESS & SPECIAL NEEDS	SPECIFIC OBJECTIVES	HUD Obj. Code
	MEDIUM PRIORITY	
	1. Participate in development of transitional housing for the homeless or homeless subpopulations such as individuals and families affected by domestic abuse or veterans.	DH-1
	2. Participate in development of supportive housing for persons with special needs.	DH-1
	CITY COUNCIL OUTCOMES & GOALS	
	Outcome 9: Improve and enhance Downtown Salisbury. Goal 1: Assess community parking needs – Hall Gym (West End neighborhood), Lee Street, Rowan Helping Ministries (homeless shelter).	
	SUPPORTING ACTIVITIES	
	1. Promote a regional approach to addressing homelessness through the Piedmont Regional Continuum of Care.	
	2. Provide technical assistance to agencies serving the homeless population.	
	3. Provide technical assistance to agencies serving special needs populations.	

PRIORITY NEED: OTHER NEIGHBORHOOD REVITALIZATION	SPECIFIC OBJECTIVES	HUD Obj. Code
	MEDIUM PRIORITY	
	1. Stabilize and rehabilitate historic buildings in low and moderate income areas, and reuse them for the benefit of the community.	SL-3
	CITY COUNCIL OUTCOMES & GOALS	
	Outcome 2: Improve neighborhoods and safety for all areas of the City Goal 1: Complete the North Main Street Small Area Plan "impact project."	
	SUPPORTING ACTIVITIES	
	1. Work to increase leadership capacity and neighborhood organization in designated revitalization areas.	
	2. Continue to focus crime prevention in more fragile neighborhoods.	
	3. Continue efforts to strengthen code enforcement activities for minimum housing and nuisance abatement, particularly in areas of greater need.	
	4. Continue to implement recommendations of the 2007 Better Housing study as feasible, such as a housing commission, rental registration/inspections or other programs.	
	5. Continue to implement recommendations in neighborhood-based plans for designated revitalization areas and update as needed guided by input from residents.	



5-Year Consolidated Strategic Plan

Due every three, four or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.





CITY OF SALISBURY: **MISSION, VISION & GOALS**

INTRODUCTION

The City of Salisbury presents its 5-Year Consolidated Strategic Plan for the period 2010-2014. The plan outlines the needs of the city's low and moderate income residents, including homeless, elderly, and special needs populations, and neighborhoods. It identifies gaps and shortfalls, and presents the city's priorities and objectives to help meet these needs during the five-year period. The objectives outlined in the plan have been developed to help address these needs in accordance with HUD regulations and in concert with the City's Mission, Outcomes & Goals, Comprehensive Plan and neighborhood-based plans.

Specific, measurable objectives of the Consolidated Plan will be implemented using a combination of Community Development Block Grant (CDBG) funds and HOME Investment Partnership funds from the U. S. Department of Housing and Urban Development. Salisbury is a designated CDBG Entitlement community that receives annual allocations for housing and a wide range of other neighborhood revitalization activities. HOME program funds are received through the city's participation in the Cabarrus/Iredell/Rowan HOME Consortium.

The Consolidated Plan is reflective of the growth policies contained in the Salisbury Vision 2020 Comprehensive Plan as they relate to housing and neighborhood redevelopment and is a major implementation component of annual Outcomes and Goals that are adopted by the City Council. In addition to the HUD-supported activities, the City is involved in numerous other initiatives that are mutually supportive of the both the consolidated planning objectives and the annual Outcomes & Goals of the City. These policies, goals and initiatives have been folded into the Consolidated Plan as they are relevant to illustrate the City's holistic approach for assisting low wealth families and improving neighborhood conditions.

This strategic plan follows the Consolidated Plan Management Process (CPMP) tool developed by HUD. Each section begins with questions posed by HUD, followed by the city's responses.

CITY MISSION

The City of Salisbury Mission & Values, Vision 2020 Comprehensive Plan and Annual Goals & Outcomes lay the foundation for the objectives outlined in this plan.

Mission Statement:

It is the city's mission to enhance Salisbury's status as a great HISTORIC CITY that provides a safe, livable environment for present and future generations with a focus on:

- *Culture of excellent customer service*
- *Quality services for all citizens*
- *Honesty and Integrity*
- *Inclusion and Diversity (in all municipal activities)*
- *Fairness and Equality*
- *Commitment to a team of creative problem solvers*
- *Partnerships with community organizers*

Core Values:

- *To complete all strategic plans successfully and effectively*
- *To remain a livable community - with its own identity and sustainable growth*
- *To be a model of neighborhood revitalization - using a holistic approach with quality facilities and services*
- *To be a City and an organization which is free of discrimination and is inclusive*
- *To be a place where children choose to return to live when they become adults - a place with a future, where things are done right*
- *To be a City that promotes a positive business climate and economic opportunities for its citizens*

SALISBURY VISION 2020 COMPREHENSIVE PLAN

The Salisbury Vision 2020 Comprehensive Plan sets forth the policy framework for managed growth, land use & transportation planning, commercial development, the provision of public parks, transit and water/sewer services, and other City endeavors. The *Policies for Older Neighborhoods* contained in Vision 2020 are particularly relevant to the City's consolidated planning efforts. The specific objectives outlined in this Consolidated Plan will help the City implement its vision for livable neighborhoods and quality housing for all while maintaining conformance with the CDBG and HOME programs.

Policies for Older Neighborhoods

- 1. Concentrated police protection shall be provided to targeted neighborhood areas, preferably in the form of foot and bicycle patrols.*
- 2. Pedestrian-level streetlights and appropriately designed private property lights shall be encouraged, particularly in walkable neighborhoods.*
- 3. Housing programs and code enforcement activities shall be concentrated in targeted neighborhood areas.*
- 4. The provision of meeting places to encourage community interaction and cohesiveness shall be encouraged.*
- 5. New infill development shall be architecturally compatible with existing structures, landscape features and the streetscape within its vicinity. Efforts by neighborhood associations to establish their own standards for development compatibility shall be encouraged.*
- 6. The City shall continually reinvest in the infrastructure of its older urban neighborhoods, including but not limited to: park improvements, sidewalks, street maintenance, street trees, street lights, water and sewer lines, and drainage.*
- 7. Appropriately located, designed and scaled stores and services providing basic necessities to residents of the city's older neighborhoods shall be encouraged.*
- 8. Public transit shall continue to be supported, including opportunities for service expansions.*

CITY COUNCIL OUTCOMES & GOALS – FY 2010-2011

The objectives presented in this plan mirror the City's Outcomes & Goals for 2010-2011. The eleven outcomes are listed below; goals that are particularly relevant to the Consolidated Plan are highlighted.

1 Create a culture of excellent customer service within the City organization

2 Improve neighborhoods and safety for all areas of the City

- Complete the North Main Street Small Area Plan "impact project"
- Implement objectives of the Consolidated Strategic Plan for housing & neighborhood revitalization.
- Pursue implementation of the commercial property maintenance code
- Appoint a task force to pursue implementation of the better housing code and formation of a Housing Commission.
- Develop a fundraising plan in partnership with the Dixonville Cemetery Task Force (East End neighborhood)

3 Safeguard our youth and proactively address gang activity in Salisbury through gang awareness education, information sharing, enforcement and implementation of the Salisbury-Rowan United Action Plan

- Explore the development of a comprehensive neighborhood-based youth initiative
- Continue partnering with Rowan County & municipalities in order to promote the importance of reading among our youth.
- Continue to recognize and support positive youth initiatives implement the 8 Planks of the plan.

4 Enhance and support a creative enterprise economy with the best educated workforce, the most competitive infrastructure, an environment for creativity and innovation, a positive business climate and supportive government in Salisbury and Rowan County.

5 Provide quality Parks and Recreation services

- Begin implementation of the Comprehensive Master Plan.
- Implement Phase I of the Master Plan for Lincoln Park (East End neighborhood).

6 Attract, retain and develop high quality City employees

7 Partner with Rowan-Salisbury Schools and Rowan County Government

- Meet with school officials to determine needs with which the City can assist

8 Improve overall strategic management of City and departments

9 Improve and enhance Downtown Salisbury

- Assess community parking needs – Hall Gym (West End neighborhood), Lee Street, Rowan Helping Ministries (homeless shelter).

10 Streamline development review process and ordinances

11 Provide quality water and wastewater services to Rowan County that protect the environment, promote public health, improve the quality of life, support planned growth and maintain public trust

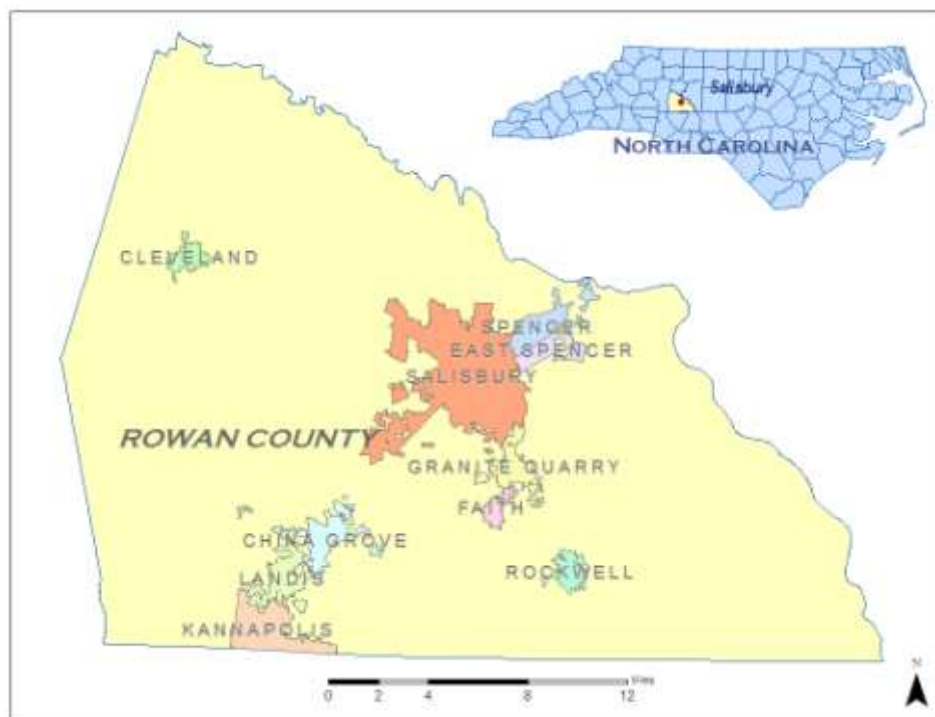


GENERAL QUESTIONS

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

GEOGRAPHIC AREAS OF THE JURISDICTION

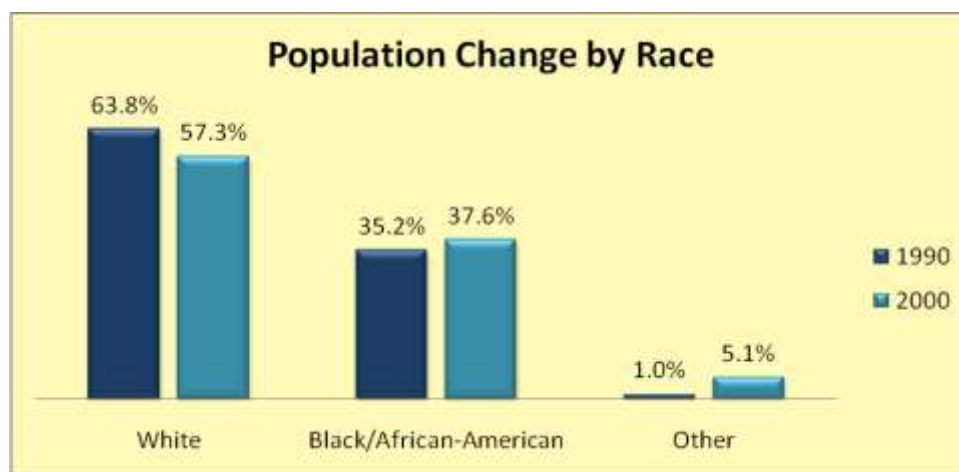
The City of Salisbury is the largest municipal jurisdiction and the county seat of Rowan County, North Carolina, located in the central Piedmont region of the state. Salisbury encompasses 21.56 square miles, and according to the July 2008 certified estimate, has a population of 31,315.



POPULATION – RACE/ETHNICITY

When the last decennial Census was taken in 2000, the population was 57% White and 38% Black/African-American, with the remaining 5% composed of Asian and other races. Just over 4% of the population was Hispanic/Latino. Minority populations grew in number between 1990 and 2000, while the white population decreased.

According to the 2006-2008 American Community Survey, this trend has continued in the intervening decade between 2000 and 2010. The current estimate shows that White population decreased from 57% to 52%, while minority groups saw gains. Black/African-American population increased from just under 38% in 2000 to almost 40%. While the Hispanic/Latino population was not estimated for Salisbury in the 2008 survey, county-wide this population grew from 4% in 2000 to over 6% in 2008.

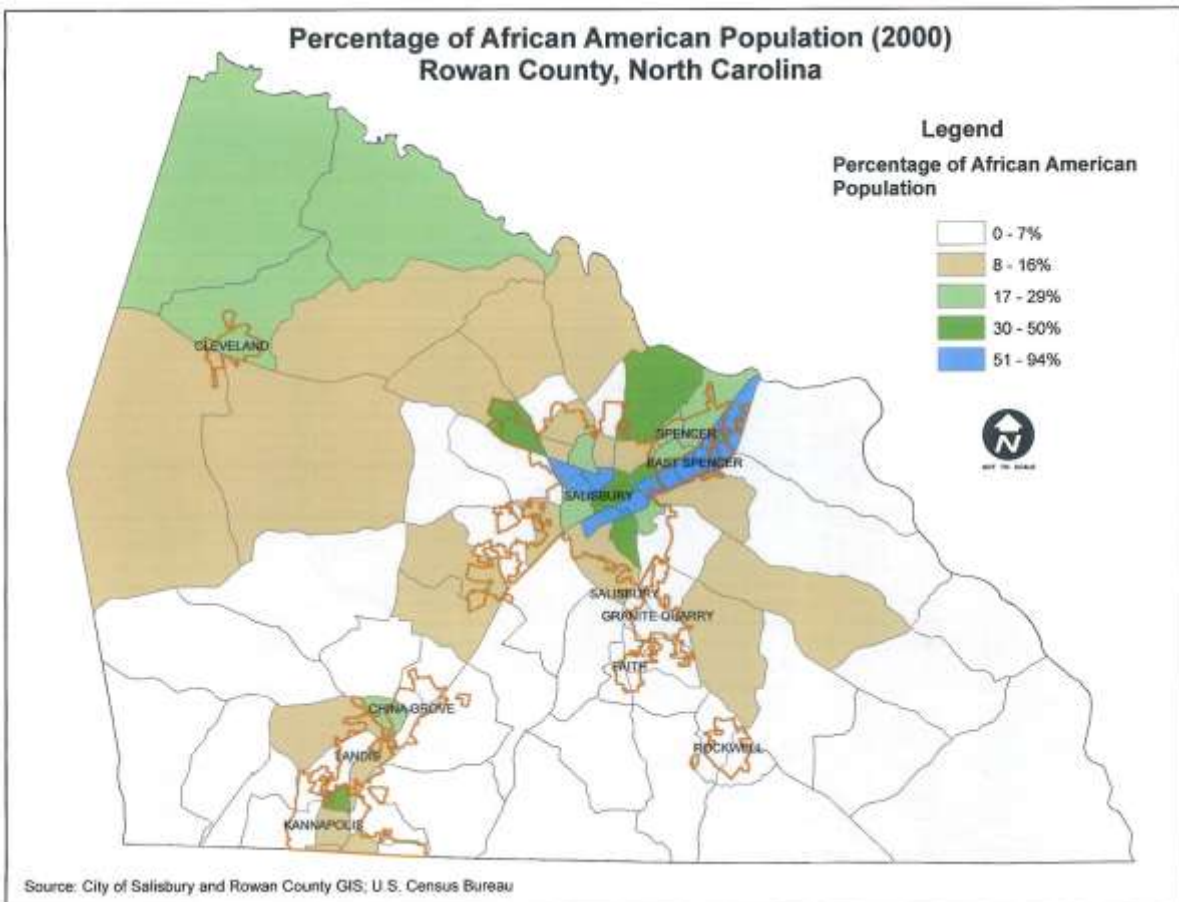


POPULATION – AGE

During the period between 2000 and 2007, Salisbury's age distribution shifted toward older age groups, with decreases in the 35-44 age groups. In 2007 the largest shares of the adult population were held by the 25-29 and the 50-54 age groups. Notably the two age groups with the greatest increases in population share were the 50-54 (+1.4 %) and the 55-59 (1.3 %) age groups.

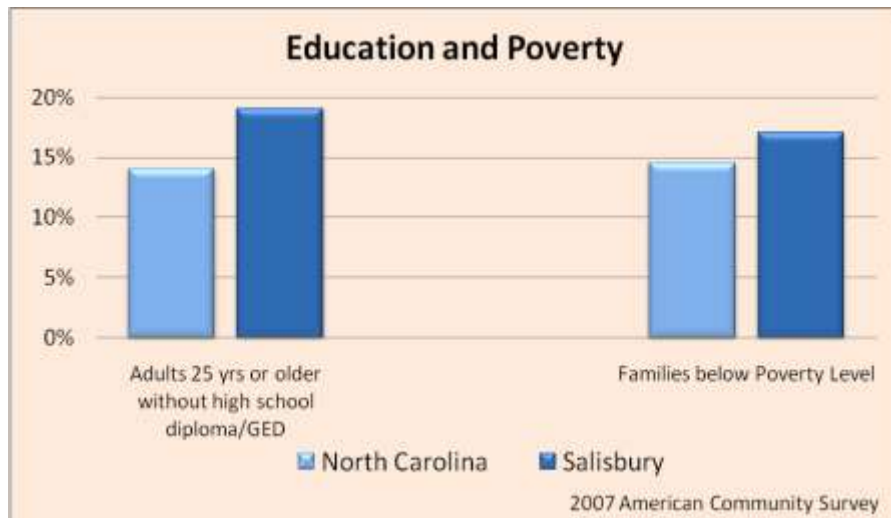
MINORITY CONCENTRATION

Black/African-American residents make up the largest minority group, representing about 40% of the population of Salisbury. This population is concentrated in more urbanized areas and older neighborhoods near the downtown. Residents in these areas benefit from convenient access to commercial services, government and cultural facilities, parks, public transit and other community infrastructure. The city's oldest housing is also concentrated in these central locations where the probability and cost of maintenance for both housing and infrastructure are larger concerns.



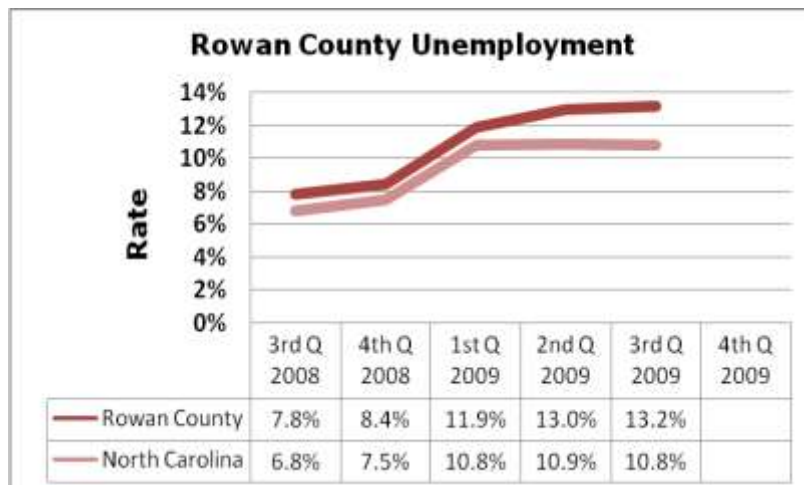
EDUCATION AND INCOME

Educational attainment and income levels in Salisbury fall below state averages. The 2007 American Community Survey estimates that 19% of adults over the age of 25 do not have a high school diploma/GED certificate, compared to 14% statewide. Median family income in Salisbury is \$48,735, compared to the North Carolina median income of \$56,558. About 17% of the population in Salisbury is below the poverty level, compared to 14.5% for the state.



EMPLOYMENT TRENDS

The unemployment rate in Rowan County soared above 13% during the 2nd quarter of 2009, exceeding the state rate by at least one percentage point or more at each interval during 2009, and has remained high into the beginning of 2010. The disparity between local and statewide unemployment trends may indicate that the area can expect to experience more prolonged recovery compared to other parts of the state.

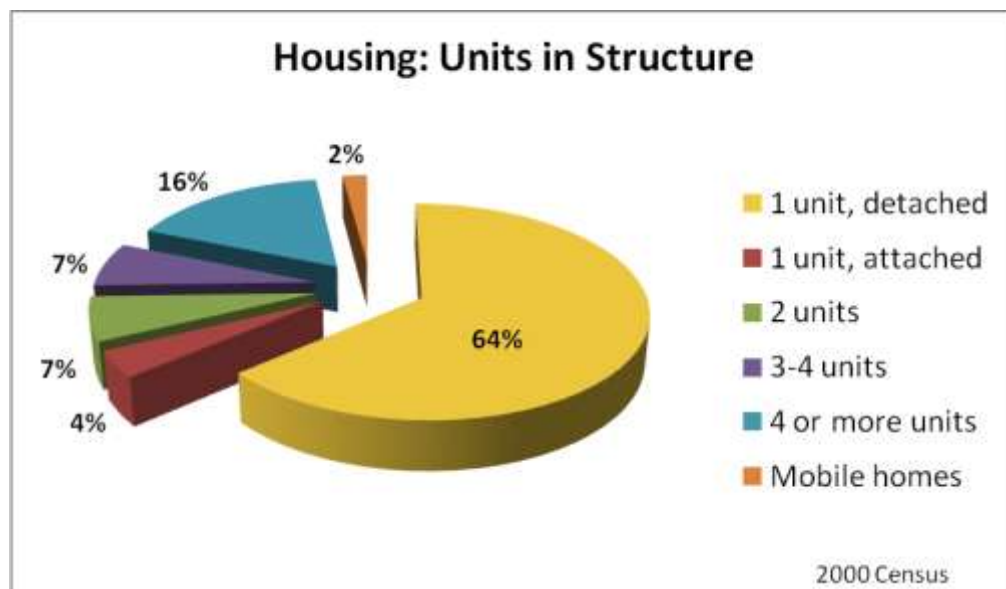


HOUSING

Detached single-family homes are the predominant house type, making up about 64% of units in the 2000 Census which counted a total of 11,382 single- and multi-family units. The median year of construction was 1964; over 70% of all units were built prior to 1979. About 54% of units were owner-occupied.

More recent local data reflects a significant increase in total housing units compared to the 2000 Census estimate. Local address data combined with a 2006 inventory of structures shows a total of 14,540 single- and multi-family units. Since the increase in units is partly due to new construction that has occurred in the intervening years since the 2000 Census, the median year of construction is likely to shift slightly upwards with the 2010 Census.

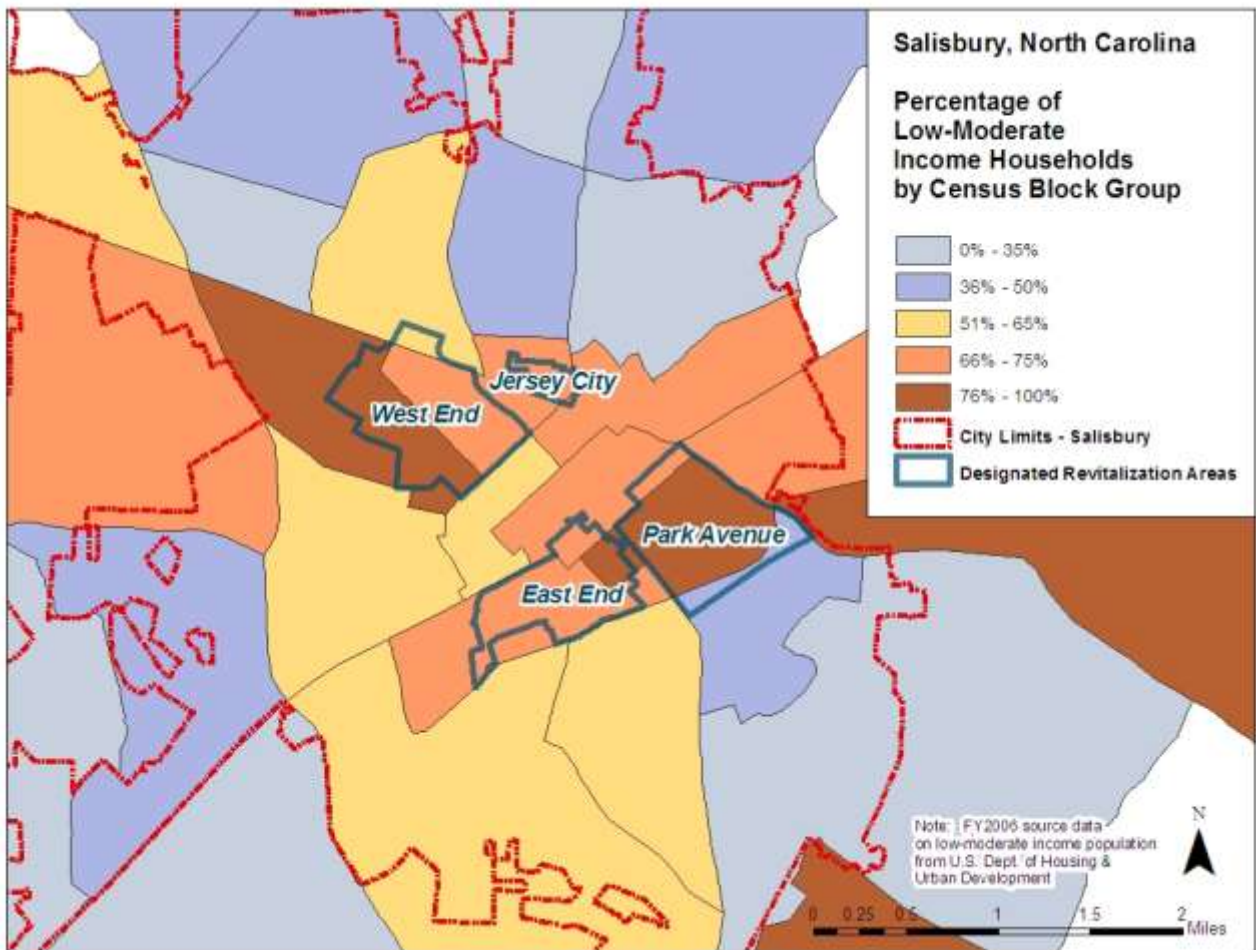
Numbers for housing tenure (owner-occupied or renter-occupied) have remained relatively consistent, with a slight shift towards owner-occupied units. The 2006-2008 American Community Survey estimates owner-occupancy at 55.6%, an increase over the 2000 estimate of 54%.



DESIGNATED REVITALIZATION AREAS

CDBG and HOME funds are used to benefit low- and moderate-income households and to improve neighborhood conditions. The percentage of low- and moderate-income population is the determining factor for a neighborhood to qualify for HUD-funded improvements to public infrastructure such as sidewalks, community centers, streets, parks and other facilities. Specifically, a majority of the population (51% or more) must earn less than 80% of the median income in order for an area to be eligible for assistance. If the area that meets income eligibility is broad, as it is in Salisbury, communities are encouraged to focus resources in order to maximize the impact in areas of greatest need.

Four neighborhoods have been the focus of HUD-supported community development activities: Park Avenue, West End, Jersey City and the East End. These designated revitalization areas exceed the HUD area eligibility threshold and have had persistent problems with deteriorated housing conditions including abandoned or boarded-up homes, vacant lots, negligent landlord issues and other concerns.



PROFILE OF DESIGNATED REVITALIZATION AREAS

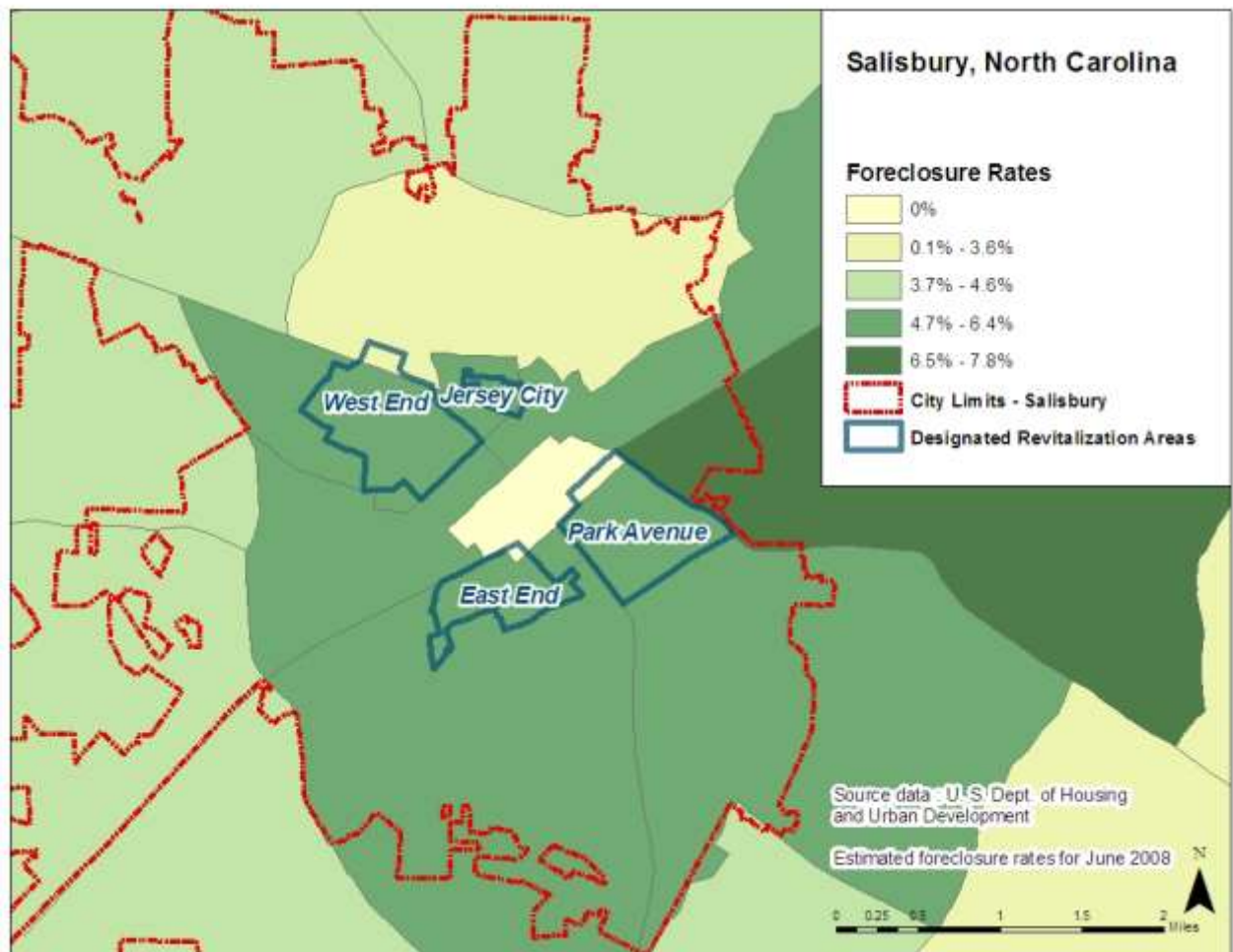
The neighborhoods of West End, Park Avenue, Jersey City and the East End share several traits in common. All are close to downtown with good access to commercial and public services, cultural activities, parks, greenways, community centers and public transit. They have high concentrations of Black/African-American residents and significantly lower rates of homeownership compared to the City. Deteriorated housing conditions and overall appearance have been persistent problems, largely attributable to landlord issues and other factors associated with the higher percentages of rental units.

They have varying degrees of neighborhood organization. Park Avenue has its own non-profit redevelopment corporation, while the much smaller neighborhood of Jersey City is represented by a small, informally-organized group of long-time residents. Regardless of size or organizational model, these neighborhoods have benefited from strong internal leadership. The City has engaged in various planning initiatives with these neighborhoods to help broaden resident involvement and expand leadership capacity.

Selected Characteristics	West End Tract 504, Grp. 1 & 2	Jersey City Tract 504, Grp. 1	Park Avenue Tract 502.01, Grp. 1	East End Tract 502.02, Grp. 1	City
Median Year Structure Built	1961	1959	1962	1963	1964
Owner-Occupied Housing Units	30%	33%	24%	25%	54%
Median Family Income	\$26,295	\$31,250	\$23,043	\$17,188	\$41,108
High School Graduate or GED Equivalent (population over age of 25)	34%	33%	35%	28%	27%
Families with income below poverty level	25%	22%	25%	32%	12%
Housing Vacancy	12%	14%	12%	10%	9%
Households with public assistance income	7%	6%	5%	13%	4%
Race/Ethnicity:					
White	12%	22%	26%	26%	58%
Black/African-American	86%	73%	74%	74%	38%
Other Races	3%	5%	0%	0%	5%
Hispanic/Latino	2%	4%	2%	7%	4%
2000 Census					

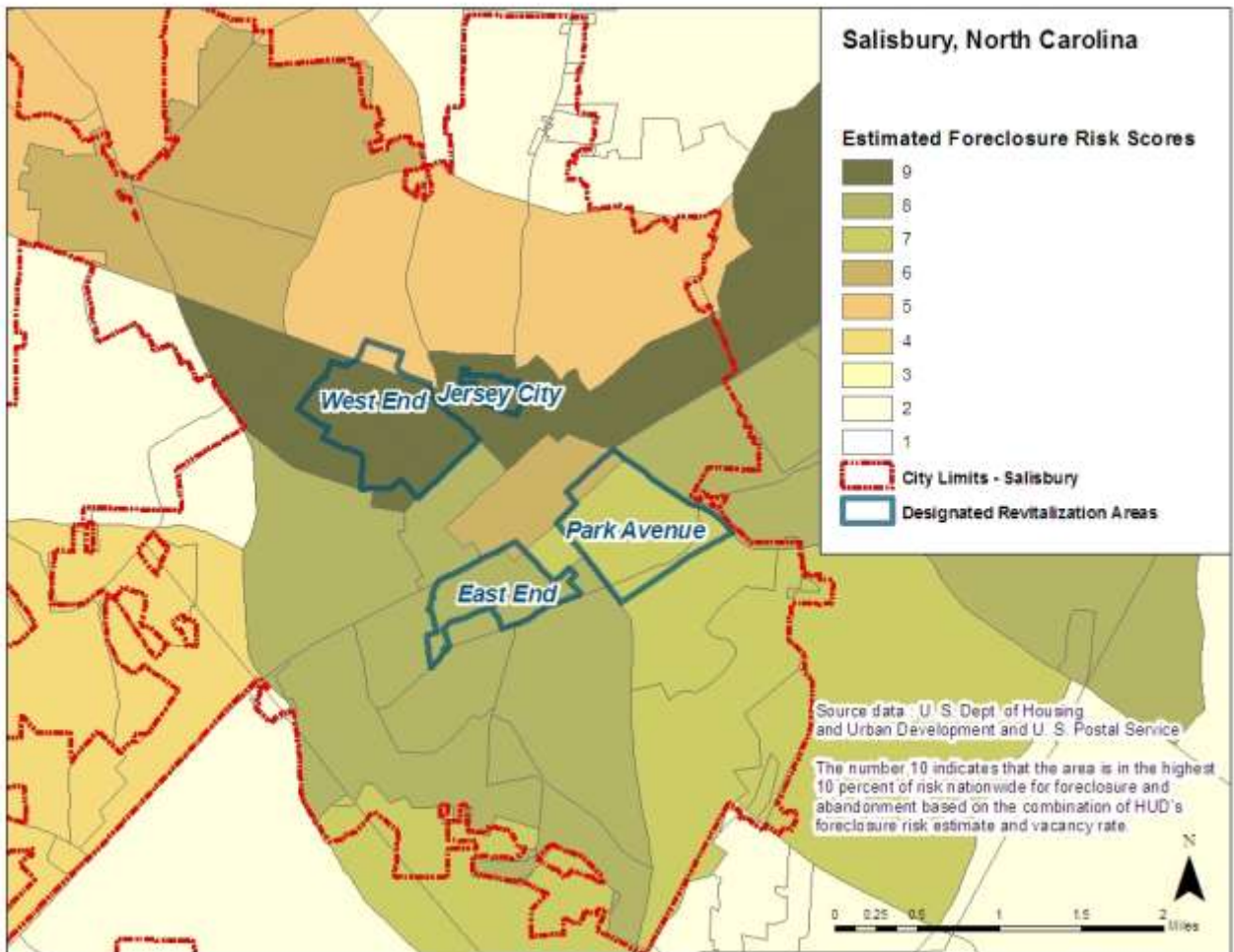
FORECLOSURE

The housing crisis and subsequent recession of 2009 added to the strain on neighborhoods where vacant or abandoned housing were already causes for concern. Data produced by HUD for the Neighborhood Stabilization Program show that the centrally-located neighborhoods have fared worse than other parts of the city with regard to foreclosure activity.



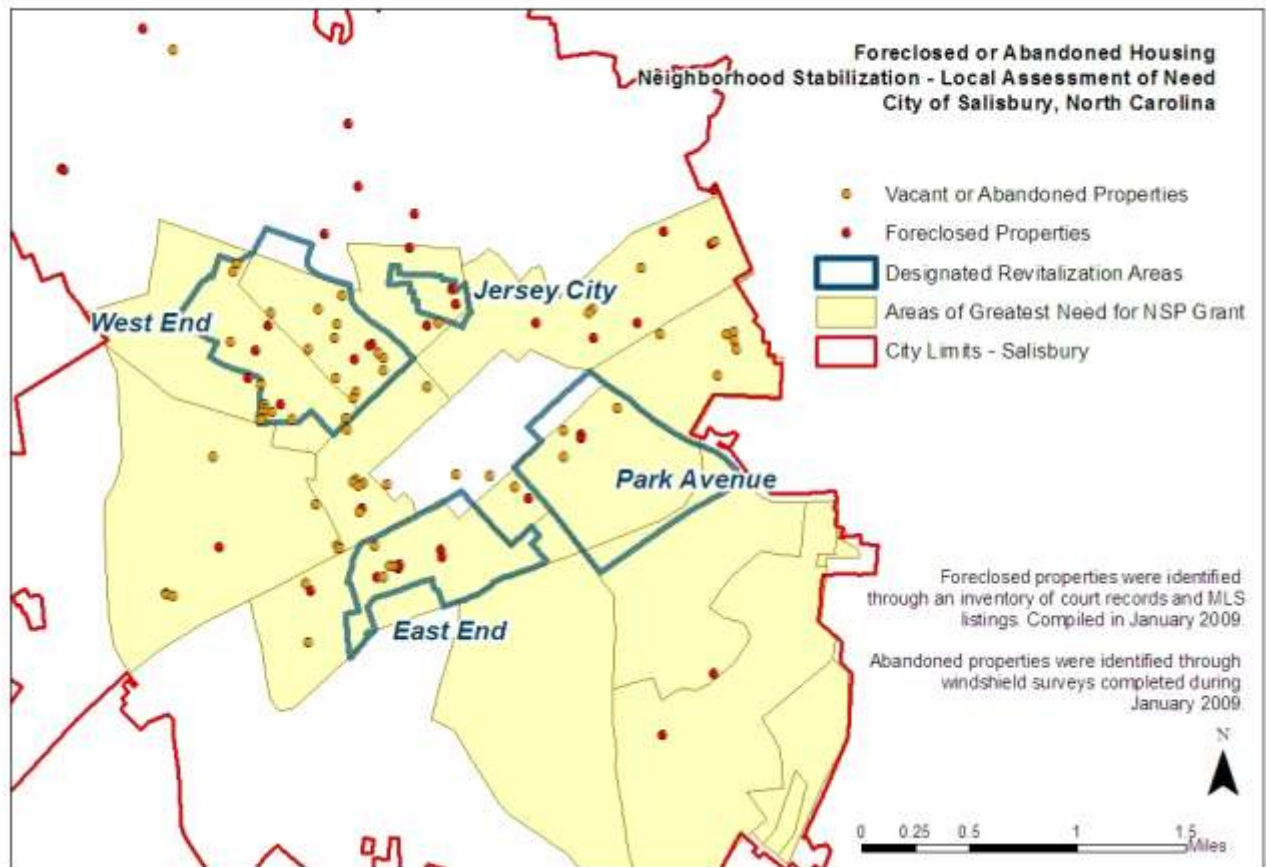
ESTIMATED FORECLOSURE RISK

In 2008 HUD compiled several different measures to help communities determine how they compared to other areas with regard to foreclosures. Foreclosure rates were combined with vacancy rates from the U. S. Postal Service and other data to create a Foreclosure Risk Score. Again, the central city areas of Salisbury were determined to be in the higher risk categories compared to other parts of the city.



SURVEY OF FORECLOSED OR ABANDONED PROPERTIES

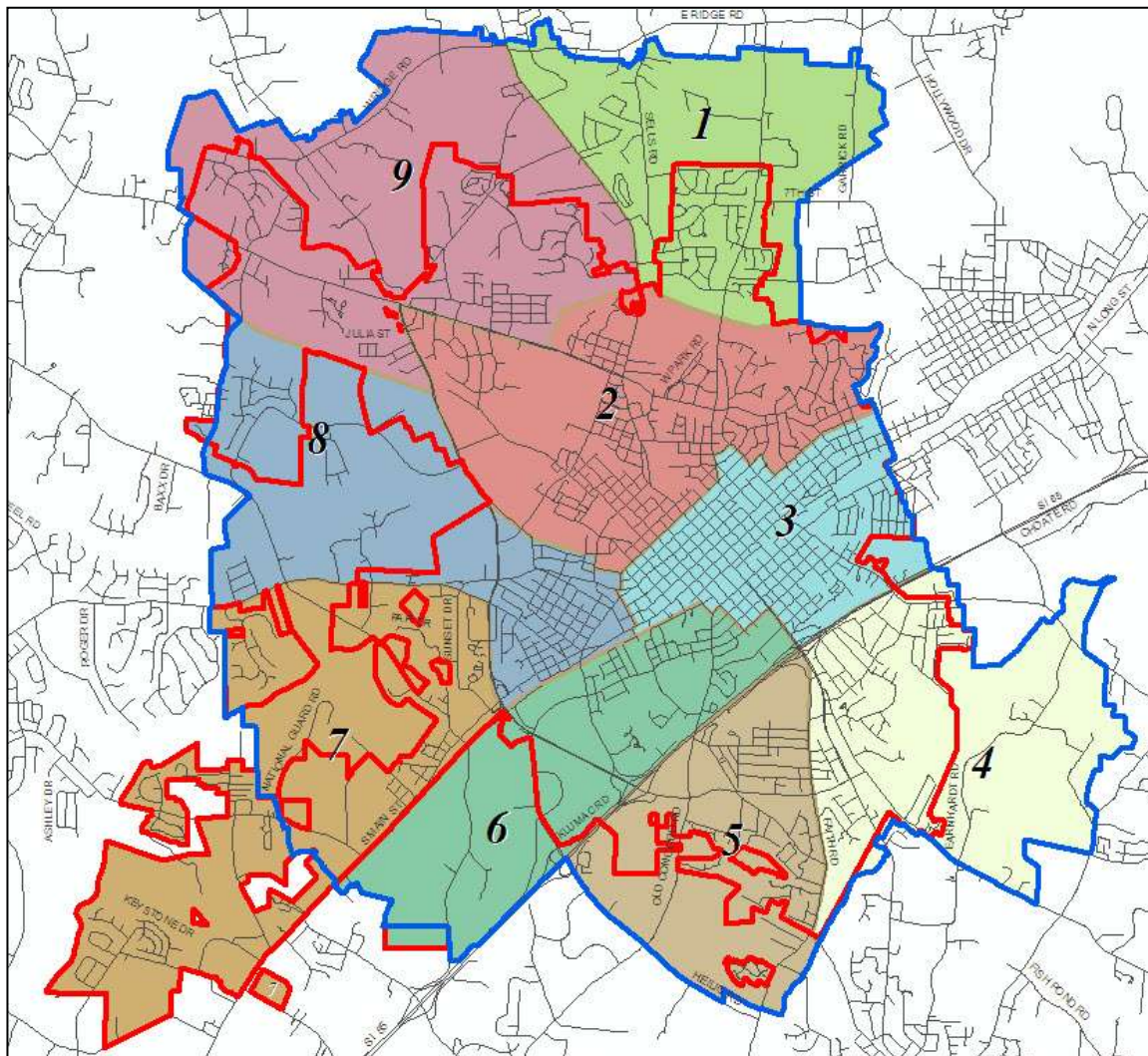
A local survey of housing conditions completed in January 2009 found that foreclosure or abandonment were problems primarily associated with central city areas. A total of 41 foreclosed properties were identified from court records and MLS listings as of January 2009. A survey of other properties abandoned or otherwise vacant for long periods of time identified 66 residential structures. Not shown on the map below were another 64 pending foreclosures as of January 2009.



STUDY OF NEIGHBORHOOD CONDITIONS

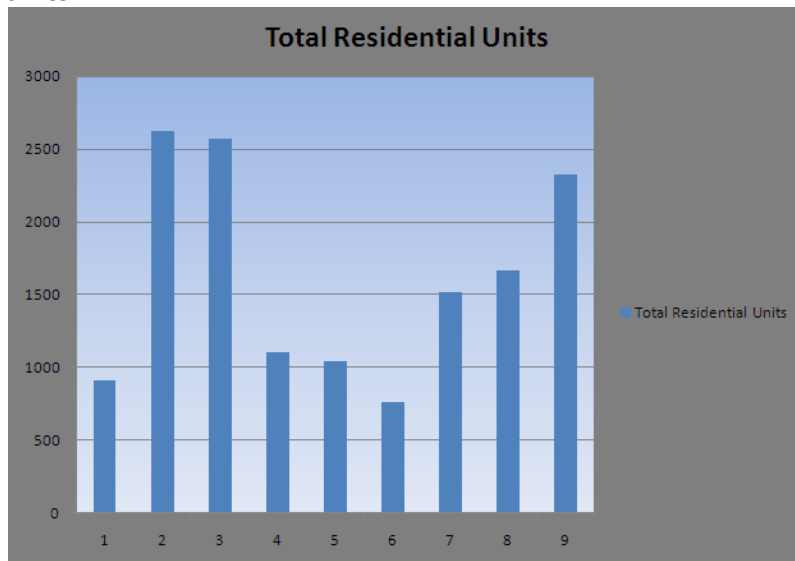
Salisbury contains over 80 distinct places and neighborhoods, organized into 9 Planning Districts. The Planning District model grew out of a city initiative to study pedestrian needs; in early 2010 the Pedestrian Benefit Zones were revised to create a suitable framework for analyzing a broader range of local data and trends affecting the city's neighborhoods. The boundaries of the Planning Districts were carefully drawn to follow known neighborhood boundaries and Census block groups wherever possible.

Planning Districts will be used in the future as a geographic basis for aggregating local data on housing, crime, code enforcement and other conditions. The analysis can support more informed decision-making about the investment of city resources and changes can be monitored over time to help gauge the effectiveness of those decisions.



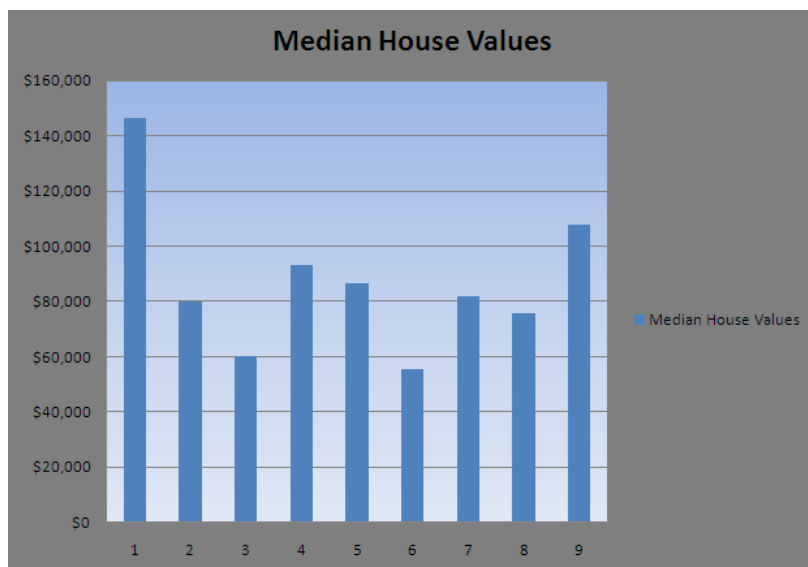
A preliminary analysis of neighborhood conditions was completed in January 2010. The study covered the three-year period from 2007-2009 using locally-collected data on crime, code enforcement activity, housing values, housing tenure, distribution of aid (food, clothing, medicine and utility payments) and population capacity. The findings are summarized in the following charts.

Planning Districts 2 & 3 near the downtown have the highest number of housing units.



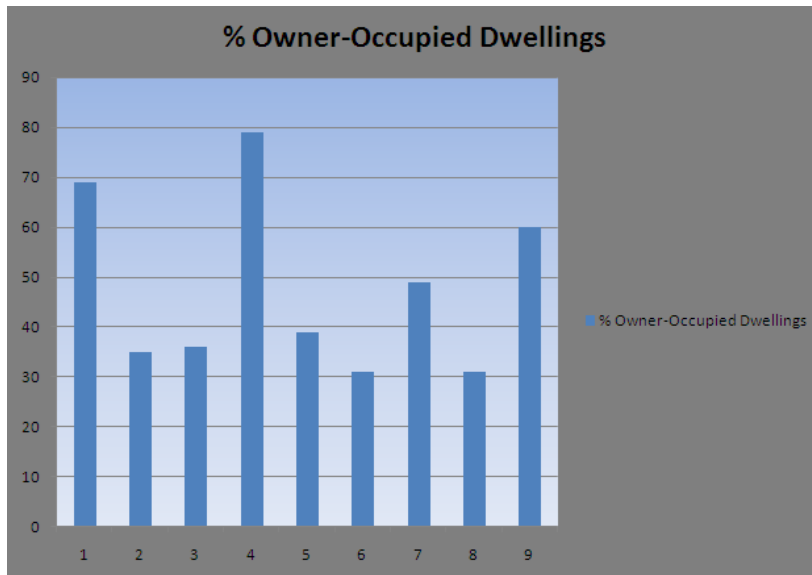
Sources: Address data and building footprints; Salisbury GIS

Median house values tend to be lower in the central city areas. The highest values are found in Districts 1 & 9 which together represent the northern portions of the jurisdiction.



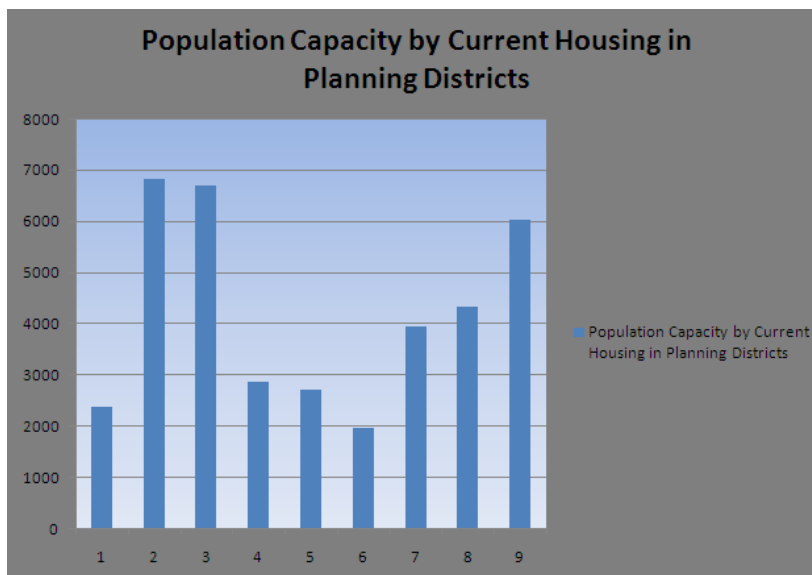
Source: Rowan County tax parcels (improved value); Rowan County GIS

The number of owner-occupied dwellings is lower in centrally-located districts.



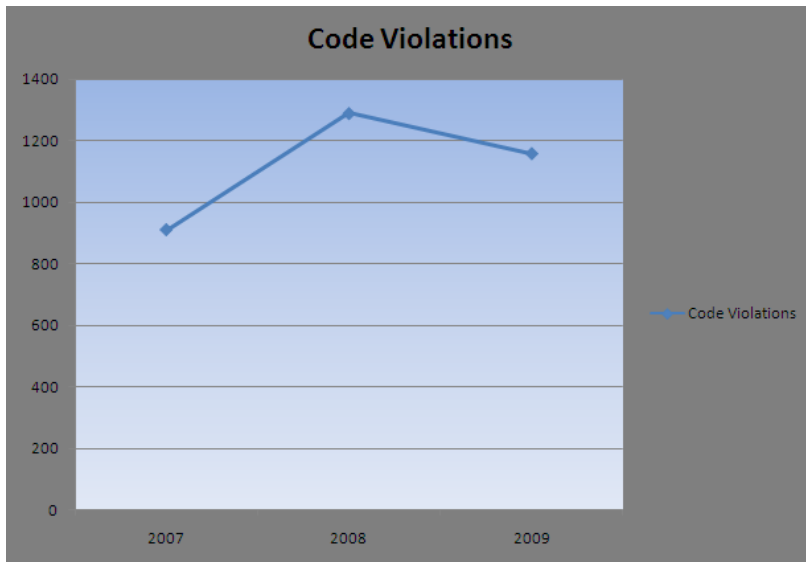
Source: Estimate based on Rowan County tax data; Rowan County GIS

Districts 2 & 3 near the downtown have the highest population capacity based on existing housing units, followed by District 9 to the north of the jurisdiction.



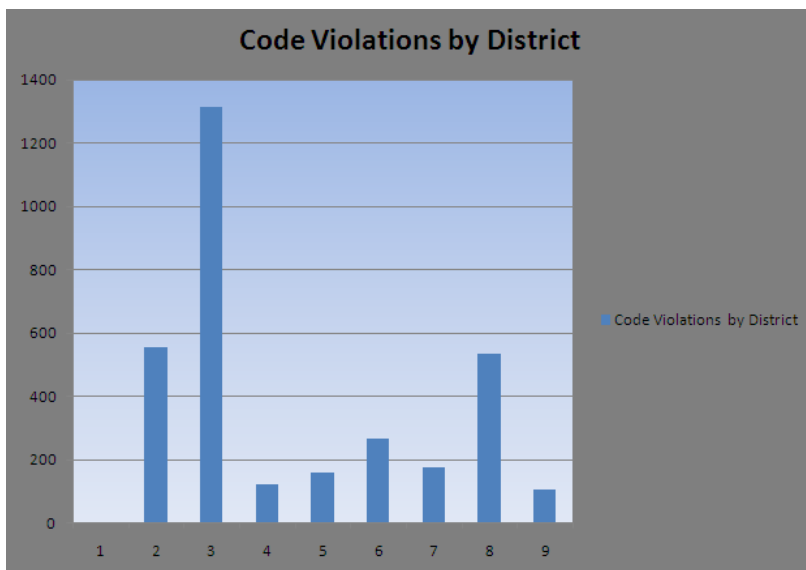
Source: Estimate based on Census measure of average persons per household and the number of existing housing units; Salisbury GIS

Code enforcement activity citywide rose dramatically in 2008 and showed a slight decline in 2009. More analysis is needed over a longer period of time in order to identify any trends.



Sources: Salisbury Code Services Division, Salisbury GIS

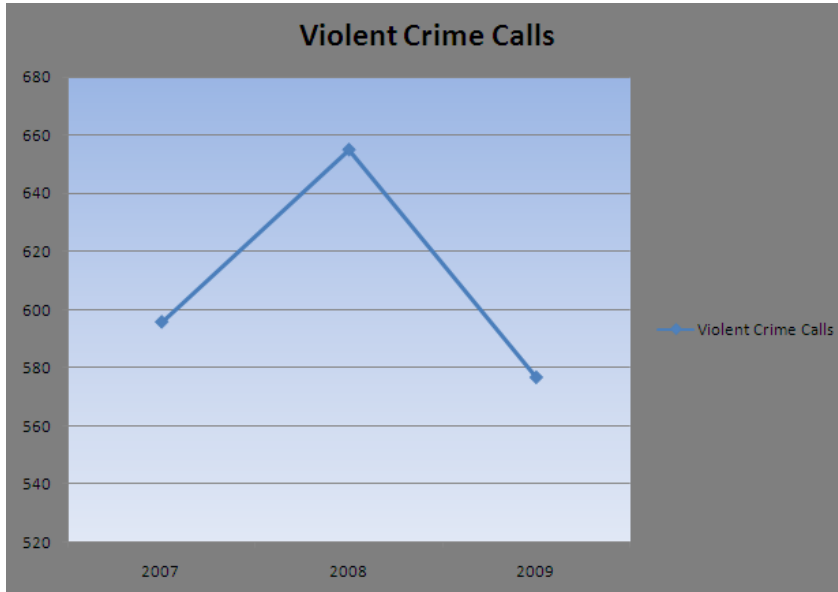
Code enforcement violations were significantly higher in District 3 compared to other parts of the city. While the higher number can partly be explained by the high number of housing units represented in this district, it doesn't tell the full story. Comparing these values with those in the Total Residential Units chart, it's apparent that other factors are affecting housing and neighborhood conditions that are not as apparent in District 2 which has about the same number of housing units.



Sources: Salisbury Code Services Division, Salisbury GIS

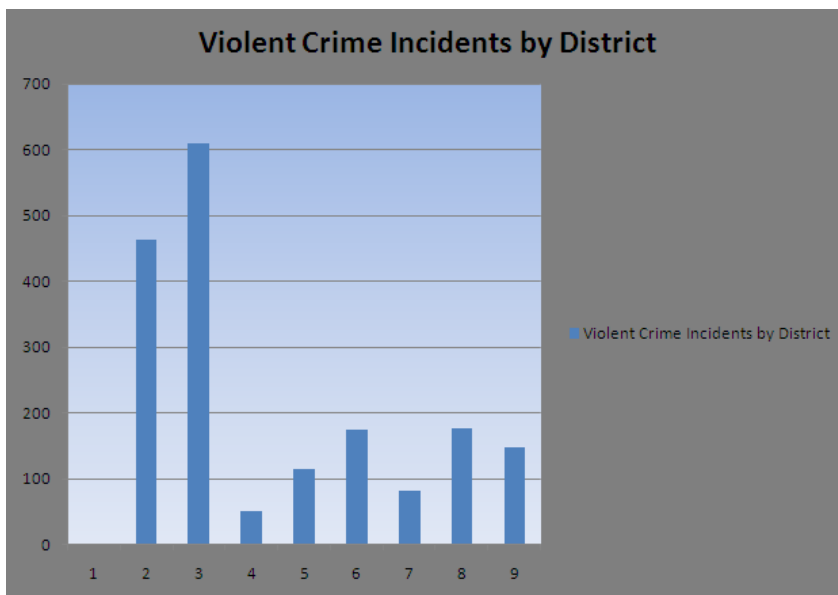
Note: The values shown are the total number for each district. The values do not reflect a percentage or a per capita amount.

Overall, violent crime calls decreased from 2008 to 2009. This downward trend may be indicative of broader national trends. More years of data need to be examined in order to identify any clear trends or relationships.



Sources: Salisbury Police Department, Salisbury GIS

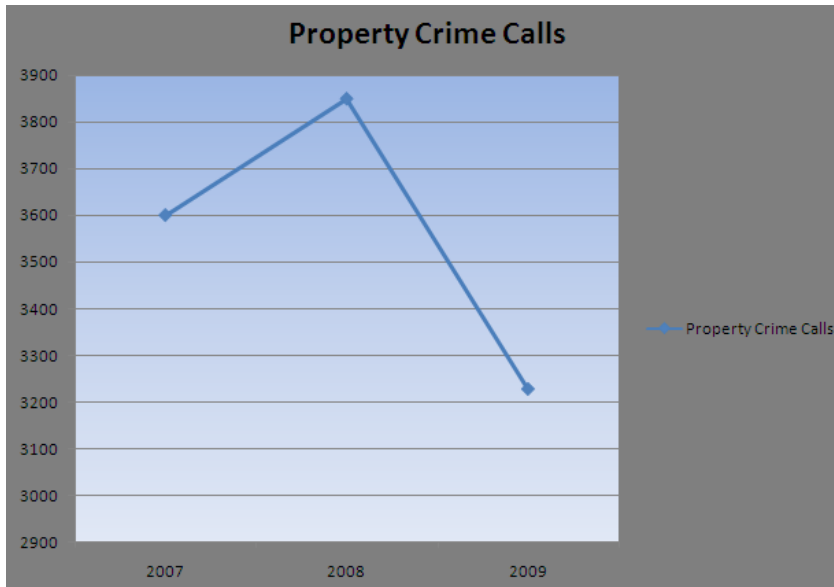
Violent crime incidents were higher in the central city neighborhoods, particularly in Districts 2 & 3. While there are more households in these districts which partly accounts for the higher number of crime incidents, there is a greater disparity in District 3.



Sources: Salisbury Police Department, Salisbury GIS

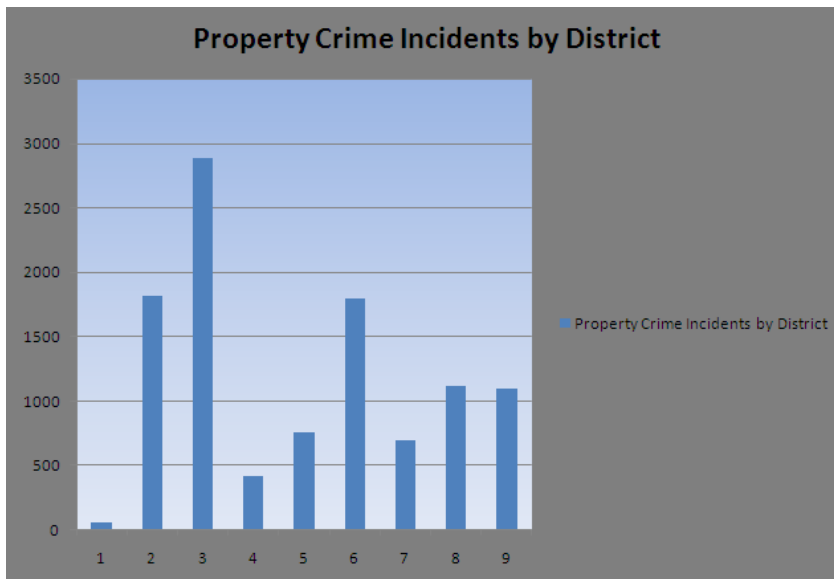
Note: The values shown are the total number for each district.
The values do not reflect a percentage or a per capita amount.

The overall trend for property crime from 2008 to 2009 mirrors that of violent crime, except that the decrease is even more dramatic.



Sources: Salisbury Police Department, Salisbury GIS

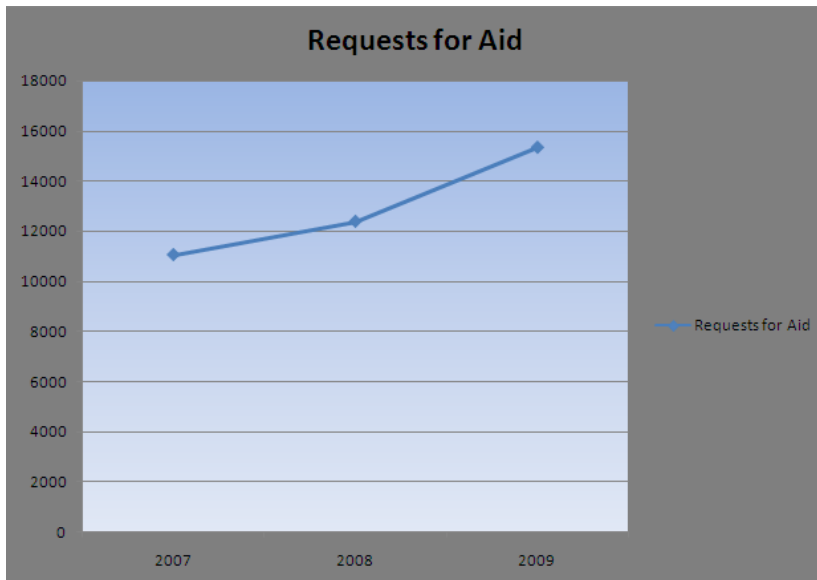
Crime incidents are more prevalent in Districts 2, 3 & 6.



Source: Salisbury Police Department

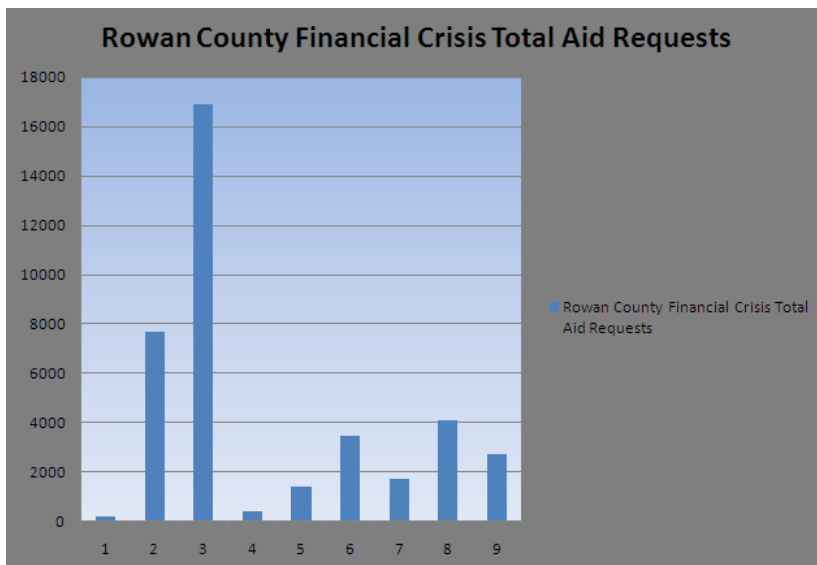
Note: The values shown are the total number for each district. The values do not reflect a percentage or a per capita amount.

Lastly, the analysis included requests for aid through the Financial Crisis Network which followed an upward trend between 2007 and 2009.



Source: Requests for assistance for food, clothing, utility payments and medicine; Financial Crisis Network, a joint effort of the Rowan County Department of Social Services, the Salvation Army and Rowan Helping Ministries.

Requests for financial assistance were markedly higher in District 3 compared to other areas, a disparity that cannot be entirely explained by the higher population in this district.

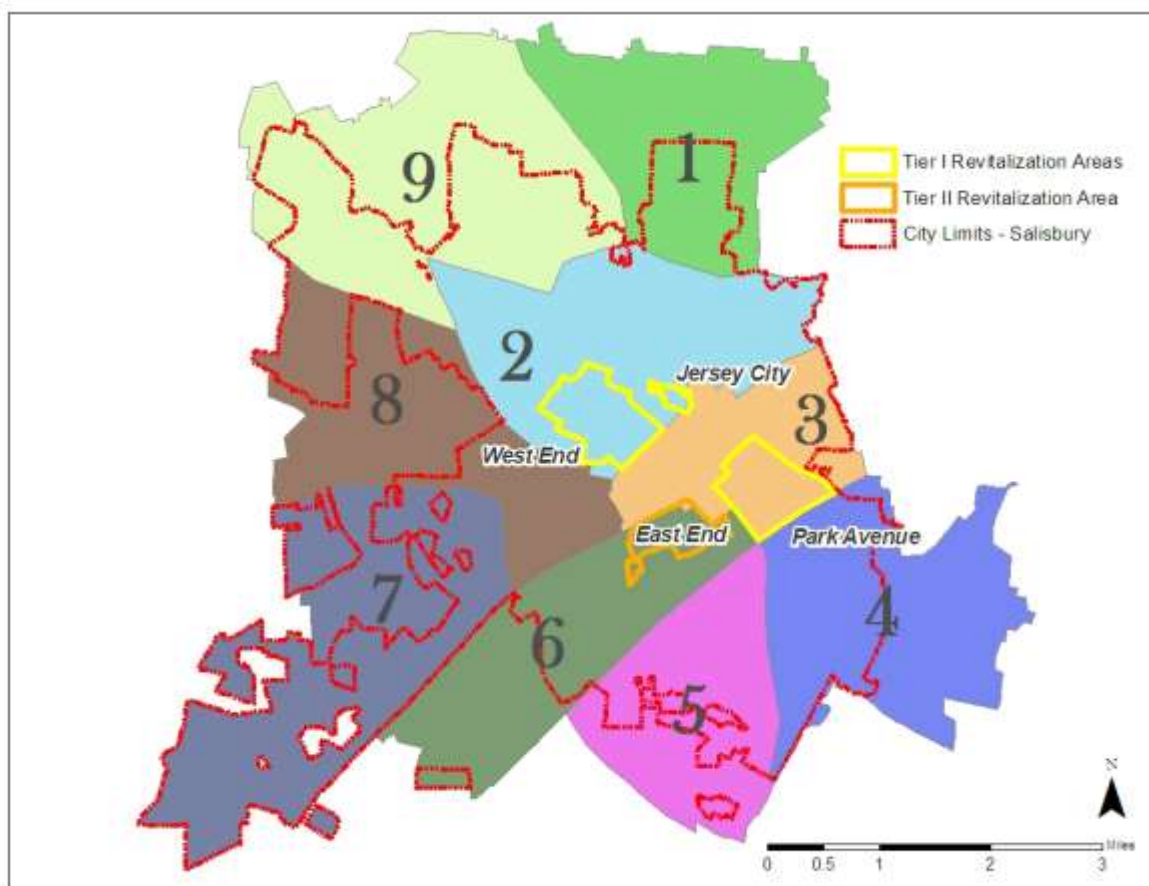


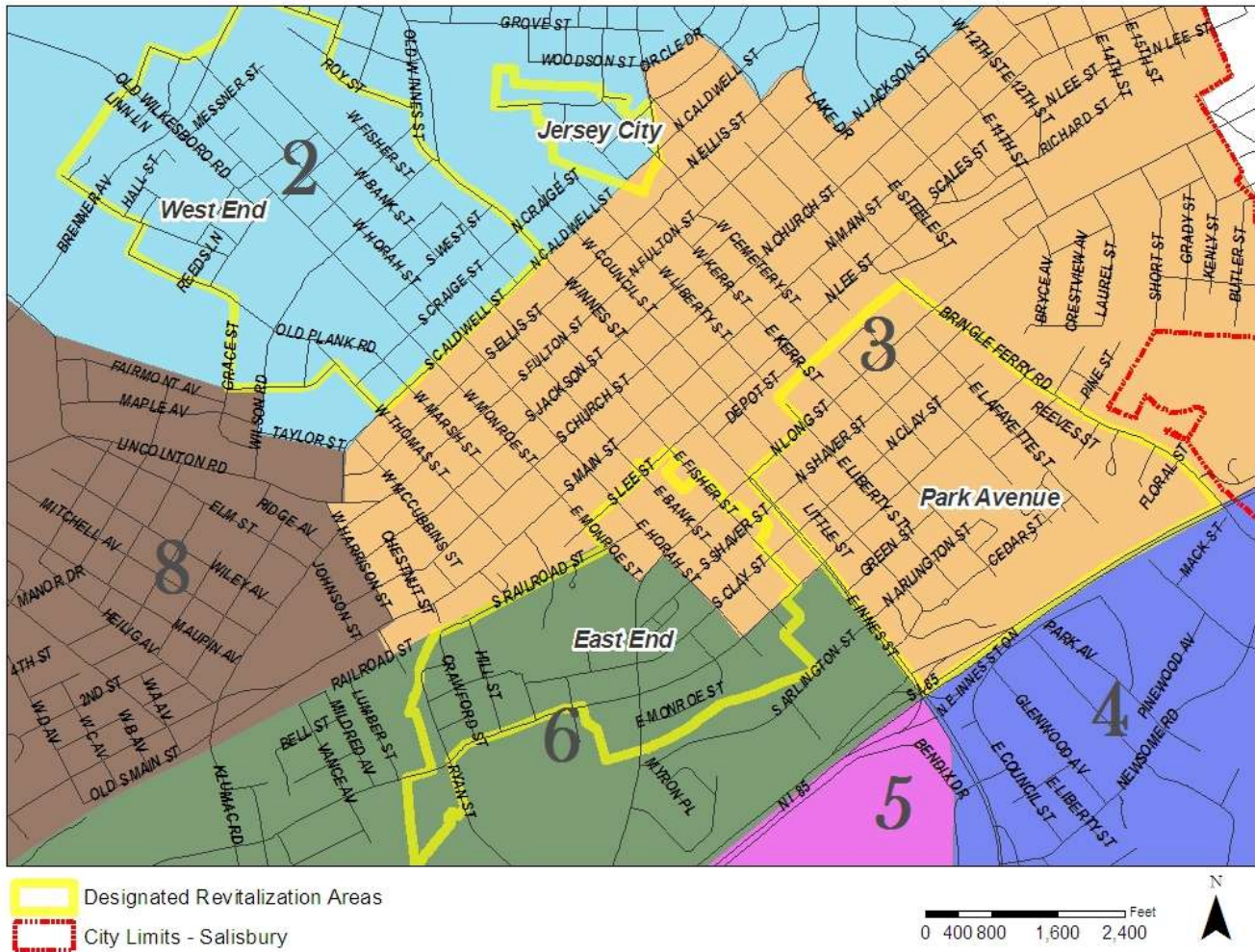
Source: Requests for assistance for food, clothing, utility payments and medicine; Financial Crisis Network, a joint effort of the Rowan County Department of Social Services, the Salvation Army and Rowan Helping Ministries.

GEOGRAPHIC DISTRIBUTION OF ASSISTANCE

During the next five years, Federal funds will be distributed citywide to provide direct benefits to low and moderate income households, while certain activities will be focused in designated Revitalization Areas.

The study of neighborhood conditions and other data outlined in the Strategic Plan confirm that revitalization needs are greatest in the central city neighborhoods represented by Districts 2, 3 and 6 shown below. The City will concentrate its efforts accordingly by focusing housing rehabilitation and public infrastructure improvements in the designated Revitalization Areas identified below.





DISTRIBUTION OF ASSISTANCE BY ACTIVITY TYPE

Funds will be invested both citywide and in designated Revitalization Areas as follows:

➤ **CITYWIDE INVESTMENTS**

Funds will help provide public services to assist the homeless and low and moderate income persons. Housing activities will be completed on a scattered site basis to help integrate affordable housing opportunities throughout the community.

Activities will include:

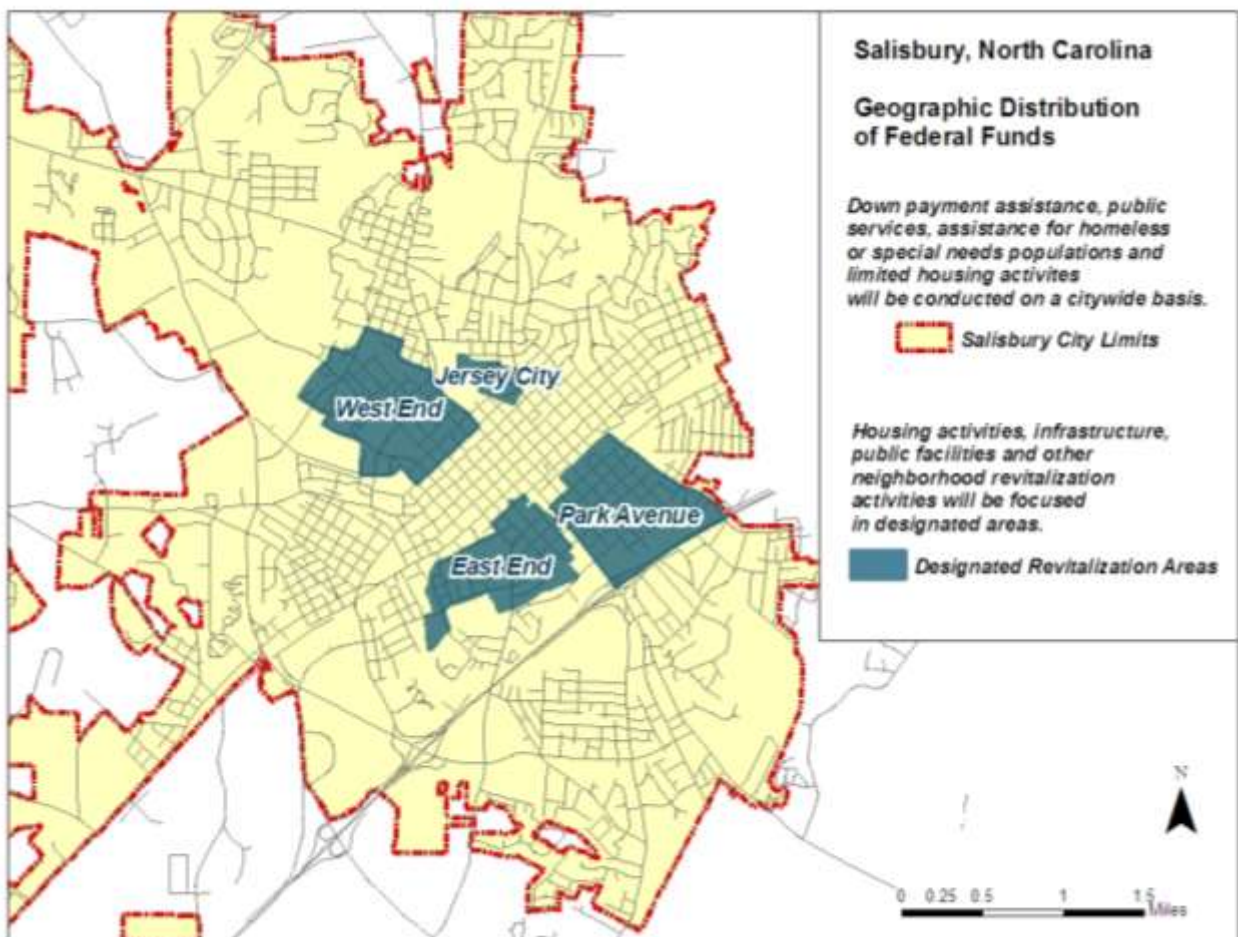
- Down payment assistance;
- Owner-occupied rehabilitation;
- Emergency rehabilitation;
- Public services;
- Limited single-family housing acquisition and rehabilitation;
- Multi-family or senior housing development (rental units).

➤ **REVITALIZATION AREA INVESTMENTS**

Federal funds will be focused in designated Revitalization Areas to help improve overall housing and living conditions. Deteriorated or abandoned housing and vacant lots have been persistent issues in these areas where the age of housing, high percentages of rental property and other factors have contributed to the decline in conditions. In addition to housing, continued reinvestment in the public realm is needed as a measure to help stabilize property values and raise the quality of the living environment.

Activities, *in addition to the city-wide activities listed above*, will include:

- Focused single-family housing acquisition and rehabilitation;
- New construction on infill sites;
- Public infrastructure investments to upgrade and improve parks, sidewalks, streetscapes, drainage, community centers and other facilities.



ASSIGNMENT OF PRIORITY NEEDS

The Consolidated Strategic Plan has identified the five Priority Need categories listed below. These constitute the broad categories of need where the City will invest CDBG and HOME funds for the next five years. Specific Objectives to be accomplished under each category of Priority Need are outlined on the following pages and will be discussed in further detail in the Strategic Plan.

Priorities are ranked **HIGH** or **MEDIUM**, defined as:

HIGH PRIORITY – The City of Salisbury plans to address this need with Federal Funds, either alone or in conjunction with the investment of other public or private funds, during the five-year period covered by the plan.

MEDIUM PRIORITY – *If funds are available*, the City of Salisbury may address this need with Federal funds, either alone or in conjunction with the investment of other public or private sector funds during the five-year period covered by the plan.

PRIORITY NEEDS	CATEGORY	PRIORITY LEVEL	FIVE YEAR ESTIMATE	GEOGRAPHIC DISTRIBUTION
	<i>HOUSING</i>	HIGH		Revitalization Areas and Citywide
	<i>INFRASTRUCTURE & PUBLIC FACILITIES</i>	HIGH		Revitalization Areas
	<i>PUBLIC SERVICES (Subject to a 15% CAP)</i>	HIGH		Citywide
	<i>HOMELESS & SPECIAL NEEDS</i>	MEDIUM		Citywide
	<i>OTHER NEIGHBORHOOD REVITALIZATION</i>	MEDIUM		Revitalization Areas

PRIORITY NEEDS & SPECIFIC OBJECTIVES

Specific Objectives under each category of Priority Need are outlined in the following tables. Objectives are the individual, measureable actions that the City will undertake using Federal funds to help meet an identified need in the community. Target goals are included for **High Priority** Housing and Infrastructure objectives to reflect the expected accomplishments over the five-year period.

It is important to note that there are not enough funds available to address all of the identified needs in the community. The City must select and prioritize based on the relative amount of different types of need determined by a thorough analysis of current, reliable data and estimates. Low priority in this plan should not be inferred to mean lesser in value. It is solely an indication that the city does not intend to contribute Federal dollars toward this objective in the next five years. If needed, priorities and objectives in the plan can be amended in response to shifting needs during the next five years.

Specific Objectives shown in the tables on the following pages are ranked as follows:

- **HIGH PRIORITY** – The City of Salisbury plans to address this need with Federal Funds, either alone or in conjunction with the investment of other public or private funds, during the five-year period covered by the plan.
- **MEDIUM PRIORITY** – *If funds are available*, the City of Salisbury may address this need with Federal funds, either alone or in conjunction with the investment of other public or private sector funds during the five-year period covered by the plan.
- **LOW PRIORITY** – The City of Salisbury does not plan to use Federal funds, either alone or in conjunction with the investment of other public or private resources for activities that address this need during the next five years.

**INFORMATION SHOWN IN THE
PRIORITY NEEDS & SPECIFIC OBJECTIVES TABLES**

PRIORITY NEED CATEGORY HERE	SPECIFIC OBJECTIVES	HUD Obj. Code
		Goal
	PRIORITY LEVEL (HIGH, MEDIUM OR LOW)	
	Specific Objectives are listed here.	Indicates how the Specific Objective fits within the HUD Performance Measurement System (see matrix below).
	CITY COUNCIL OUTCOMES & GOALS	
	Outcomes and Goals, identified and adopted by the City Council, that support the Consolidated Strategic Plan.	
	SUPPORTING ACTIVITIES	
	Broader range of actions that the City will undertake, or in most cases has already initiated which complement and assist in the delivery of HUD-funded community development programs.	

HUD PERFORMANCE MEASUREMENT SYSTEM			
DECENT HOUSING	DH		
SUITABLE LIVING ENVIRONMENT	SL	1	AVAILABILITY
ECONOMIC OPPORTUNITIES	EO	2	AFFORDABILITY
NEIGHBORHOOD REVITALIZATION	NR	3	SUSTAINABILITY
OTHER	O		

	SPECIFIC OBJECTIVES	HUD Obj. Code
		Goal
PRIORITY NEED: HOUSING	HIGH PRIORITY	
	1. Acquire/rehab abandoned, vacant or foreclosed homes (or site clearance if necessary), with the focus on designated revitalization areas. Homes will be sold to eligible first-time homebuyers.	DH-1
		15 units
	2. Construct infill housing for eligible first-time, low-to-moderate income homebuyers in designated revitalization areas.	DH-1
		5 units
	3. Provide low interest, deferred loans to low and moderate income homeowners for housing rehabilitation.	DH-1
		15 units
	4. Provide low interest, deferred loans to low and moderate income homeowners for emergency rehabilitation needs.	DH-1
		10 units
	5. Provide down payment assistance to first-time, low and moderate income homebuyers.	DH-2
		10 households
	6. Participate in the development of affordable rental housing for low and moderate income families or seniors.	DH-1
		50 units
	CITY COUNCIL OUTCOMES & GOALS	
	Outcome 2: Improve neighborhoods and safety for all areas of the City Goal 2: Implement objectives of the Consolidated Strategic Plan for housing and neighborhood revitalization. Goal 4: Appoint a task force to pursue implementation of the better housing code & formation of a Housing Commission.	
	SUPPORTING ACTIVITIES	
	1. Provide homebuyer education/counseling in conjunction with Housing objectives.	
	2. Provide foreclosure prevention counseling.	
	3. Work with local lenders to negotiate lower interest rates, PMI and closing costs to deliver affordable mortgages for eligible homebuyers.	
	4. Provide barrier-free housing for program participants with disabilities.	
	5. Promote self-sufficiency of residents of public housing.	
	6. Incorporate "green" building practices in conjunction with Housing objectives to ensure long-term affordability and sustainability.	
	7. Ensure that new infill housing is compatible with existing architectural styles and complements the surrounding neighborhood.	

PRIORITY NEED: INFRASTRUCTURE & PUBLIC FACILITIES	SPECIFIC OBJECTIVES	HUD Obj. Code
		Goal
	HIGH PRIORITY	
	1. Install sidewalks, streetscaping, drainage modifications, pedestrian upgrades and other improvements to public infrastructure in designated revitalization areas.	SL-1
		4 projects
	2. Improve and enhance parks, open spaces and recreation facilities in designated revitalization areas.	SL-1
		2 projects
	3. Continue Section 108 loan debt service for the Park Avenue Community Center through the next five years.	O-1
	MEDIUM PRIORITY	
	4. Develop or expand community centers and community facilities in designated revitalization areas.	SL-1
	CITY COUNCIL OUTCOMES & GOALS	
	Outcome 2: Improve neighborhoods and safety for all areas of the City Goal 5: Develop a fundraising plan in partnership with the Dixonville Cemetery Task Force (East End neighborhood).	
	Outcome 5: Provide quality Parks and Recreation services Goal 1: Begin implementation of the Comprehensive Master Plan. Goal 2: Implement Phase 1 of the Master Plan for Lincoln Park (East End neighborhood).	
	Outcome 9: Improve and enhance Downtown Salisbury Goal 1: Assess community parking needs – Hall Gym (West End neighborhood), Lee Street, Rowan Helping Ministries (homeless shelter).	
	SUPPORTING ACTIVITIES	
	1. Continue to upgrade and expand transit services, routes and stops.	
	2. Continue to develop and expand public parks, greenways and recreation facilities according to the Master Plan with equitable distribution of resources to benefit all neighborhoods and income ranges.	

PRIORITY NEED: PUBLIC SERVICES (15% cap)	SPECIFIC OBJECTIVES	HUD Obj. Code
	HIGH PRIORITY	
	1. Provide funding support to agencies serving the homeless population.	SL-1
	2. Assist agencies providing medical/dental care, food, clothing and other basic needs to low- and extremely low-income persons.	SL-1
	3. Help fund employment, skill-building and work-readiness programs for at-risk youth.	EO-1
	4. Provide funds for social, educational, recreational or enrichment opportunities for seniors and at-risk youth.	SL-1
	CITY COUNCIL OUTCOMES & GOALS	
	Outcome 3: Safeguard our youth and proactively address gang activity in Salisbury through gang awareness education, information sharing, enforcement, and implementation of the Salisbury-Rowan United Action Plan.	
	Goal 1: Explore the development of a comprehensive neighborhood-based youth initiative.	
	Goal 2: Continue partnering with Rowan County & municipalities in order to promote the importance of reading among our youth.	
	Goal 3: Continue to recognize and support positive youth initiatives & implement the 8 Planks of the plan.	
	Outcome 7: Partner with Rowan-Salisbury Schools and Rowan County Government	
	Goal 1: Meet with School officials to determine needs with which the City can assist.	
	SUPPORTING ACTIVITIES	
	1. Continue to collaborate with partner agencies on gang prevention strategies.	
	2. Continue to develop and support youth initiatives that promote reading and academic proficiency, particularly in economically-distressed areas.	
	3. Continue the city employee mentoring program for at-risk youth and promote other mentoring initiatives.	
	4. Strengthen minority/multicultural programs and outreach, such as the Hispanic Coalition and the Human Relations Council.	
	5. Continue to host sites for free tax preparation for seniors and lower income households and encourage citizens to take advantage of the Earned Income Tax Credit.	

PRIORITY NEED: HOMELESS & SPECIAL NEEDS	SPECIFIC OBJECTIVES	HUD Obj. Code
	MEDIUM PRIORITY	
	1. Participate in development of transitional housing for the homeless or homeless subpopulations such as individuals and families affected by domestic abuse or veterans.	DH-1
	2. Participate in development of supportive housing for persons with special needs.	DH-1
	CITY COUNCIL OUTCOMES & GOALS	
	Outcome 9: Improve and enhance Downtown Salisbury. Goal 1: Assess community parking needs – Hall Gym (West End neighborhood), Lee Street, Rowan Helping Ministries (homeless shelter).	
	SUPPORTING ACTIVITIES	
	1. Promote a regional approach to addressing homelessness through the Piedmont Regional Continuum of Care.	
	2. Provide technical assistance to agencies serving the homeless population.	
	3. Provide technical assistance to agencies serving special needs populations.	

PRIORITY NEED: OTHER NEIGHBORHOOD REVITALIZATION	SPECIFIC OBJECTIVES	HUD Obj. Code
	MEDIUM PRIORITY	
	1. Stabilize and rehabilitate historic buildings in low and moderate income areas, and reuse them for the benefit of the community.	SL-3
	CITY COUNCIL OUTCOMES & GOALS	
	Outcome 2: Improve neighborhoods and safety for all areas of the City Goal 1: Complete the North Main Street Small Area Plan "impact project."	
	SUPPORTING ACTIVITIES	
	1. Work to increase leadership capacity and neighborhood organization in designated revitalization areas.	
	2. Continue to focus crime prevention in more fragile neighborhoods.	
	3. Continue efforts to strengthen code enforcement activities for minimum housing and nuisance abatement, particularly in areas of greater need.	
	4. Continue to implement recommendations of the 2007 Better Housing study as feasible, such as a housing commission, rental registration/inspections or other programs.	
	5. Continue to implement recommendations in neighborhood-based plans for designated revitalization areas and update as needed guided by input from residents.	

OBSTACLES TO MEETING UNDERSERVED NEEDS

The primary obstacle to meeting the identified needs, including those in the category of high priority need, is the lack of sufficient funding available to the jurisdiction and to other agencies that serve low and moderate income persons. The City of Salisbury has seen successive cuts in CDBG and HOME funds over the last five years. Even at prior funding levels, the extent of need far-exceeded the available resources. The municipal financial picture has become increasingly lean necessitated by rising service delivery costs, reductions in state funding to cities, and stagnant tax revenues. As a result, the jurisdiction is less able to compensate for reductions in Federal or other funding streams.

The situation has intensified dramatically since the housing crisis and recession hit in 2008-2009. Non-profit organizations and agencies have seen their grant resources cut and charitable donations shrink, while the depth of need has increased.



MANAGING THE PROCESS **(91.200 9(b))**

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

*Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

LEAD AGENCY

The City, through the department of Community Planning Services, will coordinate all planning and reporting activities for the CDBG and HOME programs, including developing budgets and completion of annual Action Plans and Performance Reports. The City will provide a staff contact and participate in the Cabarrus/Iredell/Rowan HOME Consortium and the Piedmont Regional Continuum of Care. Planning staff will manage non-housing/infrastructure projects and will be responsible for monitoring the activities of public service agencies or other subrecipients. The Finance Department will oversee the draw down of Federal funds and disbursements.

The Salisbury Community Development Corporation (CDC) will implement the CDBG and HOME grant programs as they relate to housing. The CDC will manage all aspects of housing acquisition, rehabilitation, site development, new construction and other housing activities. Related functions such as inspections, work write-ups, bid process, construction contracts, homebuyer education/counseling and confirming eligibility of applicants will be carried out or managed by the CDC. The CDC will also act on the City's behalf to forge partnerships with lenders and other agencies to obtain reduced interest rates, grants and other leveraged assets. The CDC will work with residents of public housing and other referrals for housing assistance and will provide foreclosure prevention and credit counseling services to the community.

The City and the CDC will work with neighborhood organizations in designated revitalization areas to ensure that activities are tailored to the needs and desires of

residents and will provide assistance as needed to other non-profits and agencies serving low-to-moderate income populations, the homeless and special needs populations.

PLAN DEVELOPMENT

Significant aspects of plan development included:

- Consultation with neighborhood organizations and leaders at various stages of plan development;
- Consultation through site visits and telephone interviews with agencies that provide services for low- and moderate-income persons, residents of public housing, the homeless, homeless subpopulations including veterans, victims of domestic abuse and other groups, non-homeless special needs including physical and developmental disabilities, mental illness and substance abuse, HIV/AIDS and the elderly;
- Compilation and analysis of key regional and local plans, studies, indicators and reports that address the scope and scale of these needs;
- Development of maps, charts and other visuals to communicate findings;
- Survey of Census data from 1990, 2000 and interim estimates (American Community Surveys 2006-2008);
- Assessment of regional and local plans regarding transportation, land planning and the provision of services;
- Neighborhood study using local data on housing units, occupancy rates, housing values, crime and distribution of aid;
- Housing market study using local data on homes sold and a survey of local apartment rental rates;
- Advertisement of public meetings and public hearing using a variety of media including ACCESS16 local government channel, newspaper, posters at public buildings and community/recreation centers, email distribution;
- Two publicly-advertised meetings held at community centers in designated revitalization areas;
- Public hearing held at a meeting of the Salisbury City Council that was televised live on the web and later on local government television;
- First and second readings of the plan by the Salisbury City Council that were televised live on the web and later on local government television;
- Advertisement of key components of the plan with minimum 30-day comment period;

- Plan made available for viewing at multiple public buildings easily- and universally-accessible to the public;

AGENCIES, PLANS AND SOURCES CONSULTED

National:

2000 Census

2006-2008 American Community Surveys

National Low Income Housing Coalition – Out of Reach 2009

U. S. Department of Housing and Urban Development-

- Foreclosure data (NSP)
- Comprehensive Housing Affordability System (CHAS) data

State:

N. C. Department of Health & Human Services – Division of Public Health

N. C. Department of Environment and Natural Resources – Div. of Environ. Health

ARC of North Carolina

Region:

Centralina Council of Governments

Piedmont Behavioral Healthcare – 2008 Annual Housing Report

Piedmont Regional Continuum of Care – 2009 Homeless Point in Time Count

Regional HIV/AIDS Consortium – 2007 Comprehensive Needs Assessment

Piedmont Behavioral Healthcare

UNC Charlotte Urban Institute – Charlotte Regional Indicators Project 2009

Local:

Rowan County Chamber of Commerce

Rowan County GIS

Rowan County Health Department

Rowan County Tax Parcels/Tax Assessor

Rowan County United Way

W. G. Heffner Veterans Administration Medical Center

Housing Authority of Rowan County

Rowan County Financial Crisis Network

Rowan County Economic Development Commission

Salisbury-Rowan Association of Realtors

ARC of Rowan

Lutheran Services for the Aging

Rowan Helping Ministries

Family Crisis Council

City of Salisbury GIS

City of Salisbury Police Department

City of Salisbury Code Services Division

Salisbury Vision 2020 Comprehensive Plan

Salisbury City Council Goals and Outcomes 2010-2011

Park Avenue Neighborhood Strategic Redevelopment Plan

Jersey City Neighborhood Plan

Jersey City Neighborhood Housing Style Guide

2009 PHA Annual and 5-Year Plans – Housing Authority of the City of Salisbury

Salisbury Community Development Corp., Inc.

CONSULTATIONS

- Housing Authorities of Salisbury and Rowan County were consulted to determine the housing needs of public housing residents; number of available units; wait lists; recent and planned improvements to existing units; new development; needs of residents including 504 assessments on needs of disabled residents; progress on goals; future needs.
- Rowan Helping Ministries, W. G. Heffner V. A. Medical Center, Piedmont Regional Continuum of Care and the Family Crisis Council were consulted concerning needs of the homeless; shelter capacities; aggregated number of shelter guests served; increased demand for services and longer stays; transitional housing needs; Point In Time counts; subpopulations served including veterans, families with children, victims of domestic abuse, chronically homeless and other groups.
- Piedmont Behavioral Healthcare, Daymark Recovery, ARC of Rowan, ARC of North Carolina were consulted to determine housing needs of special populations, including developmental disabilities, mental illness and substance abuse; rental assistance programs; service providers.
- Regional HIV/AIDS Consortium was consulted to determine the number of persons in Salisbury and Rowan County affected; HOPWA funding; funding shortfalls; housing needs.
- Rowan County Health Department was consulted concerning lead screening programs; screening results.
- N. C. Department of Health and Human Services, Centralina Council of Governments, Rufty-Holmes Senior Center and Lutheran Services for the Aging were consulted to determine the scope of housing needs for the elderly; need for services.
- Salisbury-Rowan Association of Realtors was consulted regarding local housing market conditions; home sales reports between 2006-2009.
- Local apartment managers, including Low Income Tax Credit projects, were surveyed to determine current market-rate rents; subsidy structures for assisted units.



CITIZEN PARTICIPATION **(91.200 9(b))**

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

CITIZEN PARTICIPATION PROCESS SUMMARY

In January 2009, the city held two informational meetings in designated revitalization areas to receive comments from residents about community development activities and to take applications for public service funding proposals. The meetings were held at neighborhood community centers which are fully accessible to the public. The meetings were conducted at a convenient time in the evening on different days of the week to help ensure the maximum possible attendance.

A public hearing was held on February 2, 2010, at a regularly-scheduled City Council meeting. All public meetings were advertised using a variety of media, including Access 16 local government television, posters in community centers and recreation facilities, and non-legal advertisements in the *Salisbury Post*, a newspaper with wide general circulation throughout Rowan County. Advertisements were published within a 14-25 day period prior to each meeting and included provisions for non-English speaking persons or persons with disabilities to request special accommodations in advance of the meetings.

Applications for public service funding were accepted until March 3, 2010. Key elements of the Consolidated Strategic Plan and Annual Action Plan were published on April 11, 2010, and the complete documents were made available for public review and comment for a minimum 30-day period prior to submission to HUD. The documents were available at two City facilities open to the general public during regular business hours (City Hall and the offices of the Salisbury Community Development Corp.), and at the Reference Desk of the Rowan Public Library – Main Branch.

SUMMARY OF CITIZEN COMMENTS ON PLAN

No comments were received during the 30-day review period.

EFFORTS TO BROADEN PUBLIC PARTICIPATION

ACCESS16 Local Government Channel is a new resource made available by the City of Salisbury since completion of the last five-year plan. Its central purpose is to improve public awareness about the activities and programs offered by local government and public service agencies. Information about this Consolidated Plan aired day and night at various stages of plan development, including the purpose of the plan, eligible activities, dates of neighborhood meetings and public hearings, and other opportunities to participate or comment on the plan. The channel runs 24-hour multi-media content and is available to cable subscribers in Salisbury.

In addition to televised content, City staff promoted participation through contacts with neighborhood organization representatives and residents of designated revitalization areas, posting flyers at key public buildings, community centers and recreation centers, email distributions, newspaper ads and promotion to public service organizations serving low- and moderate-income persons, homeless, elderly, and special needs populations.

The plan was made available for viewing and comment at easily- and universally-accessible public buildings.

EXPLANATION OF COMMENTS NOT ACCEPTED

No comments were received during the 30-day review period.

- **Notices of Public Hearings, Meetings and Comment Period – see Appendix A**
- **Citizen Participation Plan – See Appendix B**



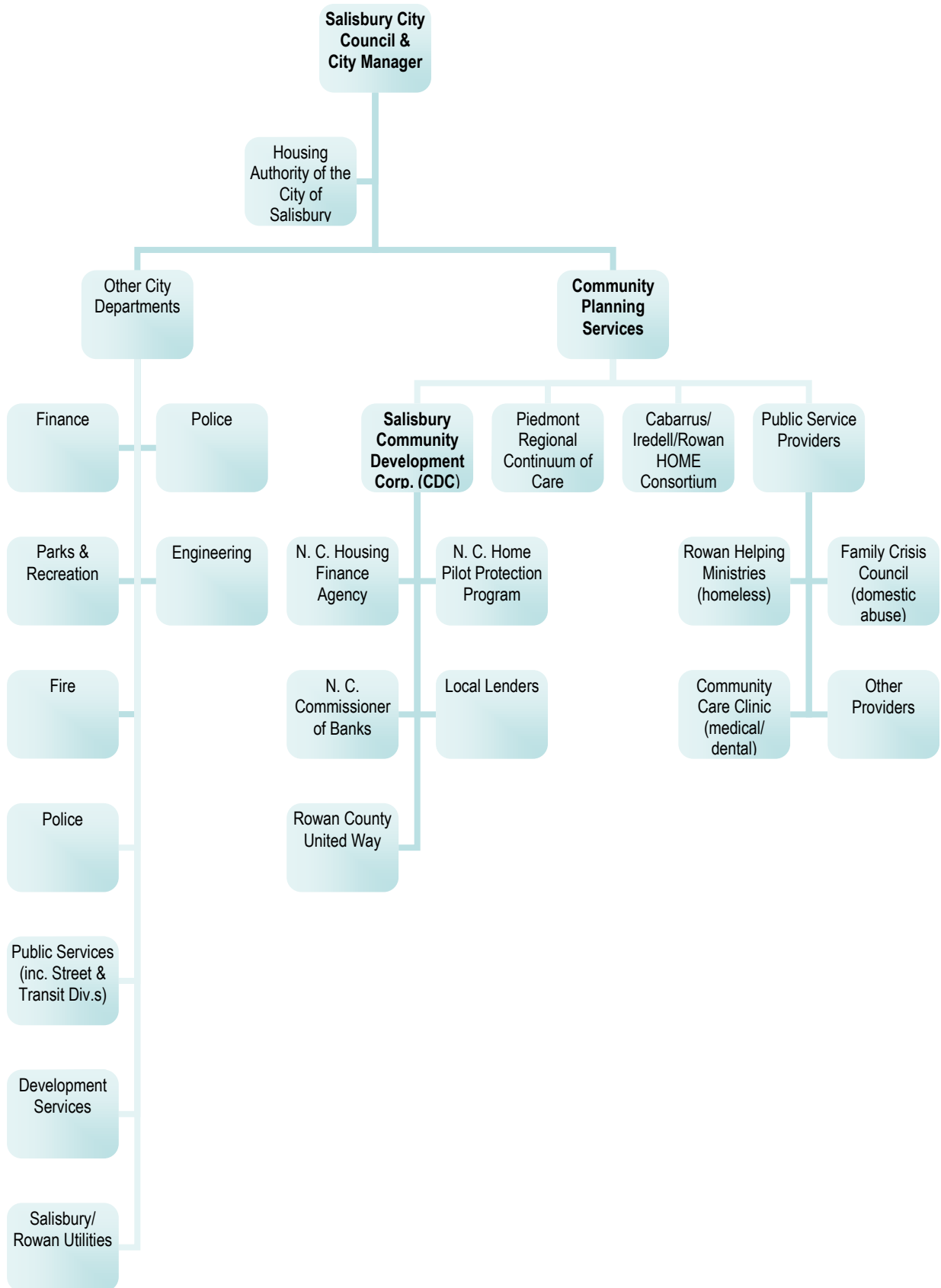
INSTITUTIONAL STRUCTURE (91.215 (i))

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.
3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

INSTITUTIONAL STRUCTURE

The City of Salisbury – Department of Community Planning Services is the lead administrative agency for the Consolidated Plan programs, working in close partnership with Financial Services and the Salisbury Community Development Corporation, Inc. (CDC) which is responsible for implementing and managing all housing programs on the City's behalf. The Salisbury City Council is the final authority for approval of the five-year strategic plan and annual appropriations following recommendations from the City Manager.

The jurisdiction relies on a diverse set of government, non-profit and for-profit agencies and partners to help make the plan objectives a reality. The following diagram illustrates some of the key partners and relationships.



ASSESSMENT OF STRENGTHS AND GAPS

CITY OF SALISBURY

In 2008 the City made significant organizational changes to help improve neighborhood and housing conditions. Departmental shifts were made among planning and development functions and a reorganized Code Services division was brought under the umbrella of a new department of Community Planning Services. The move centralized the city's minimum housing and nuisance abatement activities, and put a stronger focus on the issues of downtown and existing neighborhoods. Bringing Code Services under the umbrella of Community Planning Services has already proven that the move will strengthen the city's neighborhood revitalization efforts by improving operating efficiency and enabling planners and code inspectors to address deteriorated housing and nuisance situations in a more concerted manner.

City of Salisbury strengths include:

- Culture of customer service, inclusion and equitable distribution of resources;
- City Council Outcomes & Goals that speak to issues of poverty, gangs, housing conditions, needs of youth, with corresponding tactical actions/allocations in support of goals;
- Willingness to evaluate and make organizational changes to improve efficiency and delivery of services;
- Emphasis on strategic planning at all levels of the organization in support of the City's Mission, Values, Annual Outcomes and Goals and the Comprehensive Plan.
- In-kind support of housing and revitalization activities from Code Services, Public Services, Police, Public Transit and other City departments.

SALISBURY COMMUNITY DEVELOPMENT CORP. (CDC)

In 2003 the Salisbury CDC implemented foreclosure prevention counseling and assistance in response to tremendous local need for these services arising from manufacturing losses and shutdowns. Resources from the N. C. Home Pilot Protection Program, the N. C. Banking Commission and other sources enabled the CDC to expand these programs in the years since 2003. The timing was pivotal. When foreclosure became a national crisis in 2008-2009 that demanded intervention at all levels of government, Salisbury had a well-developed system in place to help prevent the loss of literally hundreds of homes to foreclosure.

The CDC will continue to coordinate housing rehabilitation and other housing activities called for in the Strategic Plan and will act on the City's behalf to forge partnerships with lenders and other agencies to deliver quality, affordable housing. The Salisbury CDC has developed an effective process for managing housing programs. Its strengths lie in having built strong relationships with other agencies that assist in the delivery of the Federally-assisted programs.

Salisbury Community Development Corp. (CDC) strengths include:

- High-quality housing with amenities such as built-in computer workstations, Internet service and donated new computers;
- Home Buyer Education classes taught by professionals from the community;
- Relationships with local architects who provide custom plans pro-bono;
- Designated HUD Housing Counseling Agency;
- Support from N. C. Housing Finance Agency for down payment assistance;
- Funding partnerships with the N. C. Home Protection Pilot Program, N. C. Banking Commission, National Foreclosure Mitigation/Neighborworks initiative, and the United Way of Rowan County to support foreclosure prevention programs;
- Arrangement with Consumer Credit of Greater Greensboro to provide consumer credit counseling that is not otherwise available in Salisbury or Rowan County.

STRENGTHS AND GAPS IN DELIVERY OF PUBLIC HOUSING

Board members of the Salisbury Public Housing Authority are appointed by the Salisbury City Council. The board manages all aspects of public housing under its control. All decisions regarding hiring, contracting, procurement, provision of services, capitol improvements and disposition of public housing units are made by the agency board.

Salisbury Public Housing Authority's strengths include:

- Ranked by HUD as a high-performing agency;
- Awarded 2009 Recovery Act funds to upgrade existing units;
- Completed 22 new units for seniors in 2009;
- Needs of residents with disabilities identified in most recent Section 504 Assessment have been met.

The most significant gap in the delivery of public housing is centered on the limited supply and extensive waiting lists. Roughly 80% of public housing residents and families on the waiting list are in the extremely-low income group, earning less than 30% of the median income. These are the families that are largely priced out of the conventional housing market, and as a group are the most likely to experience homelessness.



Monitoring **(91.230)**

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

CITY MONITORING RESPONSIBILITIES

Prior to adoption of the annual Action Plan, the City of Salisbury will self-monitor by comparing all contemplated projects with the priorities in the Consolidated Strategic Plan to ensure consistency with the objectives covered by the plan. City staff will ensure that HOME-assisted rental units remain affordable through the specified period of affordability. The City will follow the progress of non-housing improvements, including the bid process, contractual agreements and performance of contractors so that the desired result is achieved. City staff responsible for code enforcement will monitor the relative condition of existing houses as they compare to the Minimum Housing Code. Enforcement officers will follow up with property owners in accordance with the City Code where substandard conditions have been identified and work toward resolution, or abatement, of violations. City staff will monitor the Salisbury CDC and all public service agencies who are its subrecipients for compliance with program requirements. This review will include, but may not be limited to:

- Copies of all contracts and amendments;
- Most recent external audit report;
- Copies of city disbursements to organization's cash receipts journal;
- Proper authorization on disbursements;
- Roster of clients being served;

SALISBURY CDC MONITORING RESPONSIBILITIES

Salisbury CDC will monitor all housing development and rehabilitation activities, and will perform all necessary background research, including but not limited to credit and employment verifications, to ensure that client eligibility guidelines are met. CDC staff will also monitor financing, mortgage and closing statements to ensure that affordability guidelines are met. The Salisbury CDC will frequently inspect projects under construction or during rehabilitation work to monitor compliance with all housing codes and standards. The CDC will maintain an on-going waiting list of qualified applicants for its housing projects to ensure that funding is programmed and disbursed in a timely manner and that spending obligations are met. All program

files will be kept up-to-date to include all required documentation, environmental reviews when required, and other proper documents. Staff will further ensure that all required reporting information is being adequately maintained and is readily accessible in the event of a request for information from HOME Consortium staff, HUD representatives, or the public.

HOME CONSORTIUM LEAD AGENCY MONITORING

The City of Concord, as lead agency of the Cabarrus/Iredell/Rowan HOME Consortium, will conduct monitoring of all activities where the city's HOME funds are invested.



Priority Needs Analysis and Strategies **(91.215 (a))**

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

Note: Please see General Responses, beginning on page 23.



Lead-based Paint **(91.215 (g))**

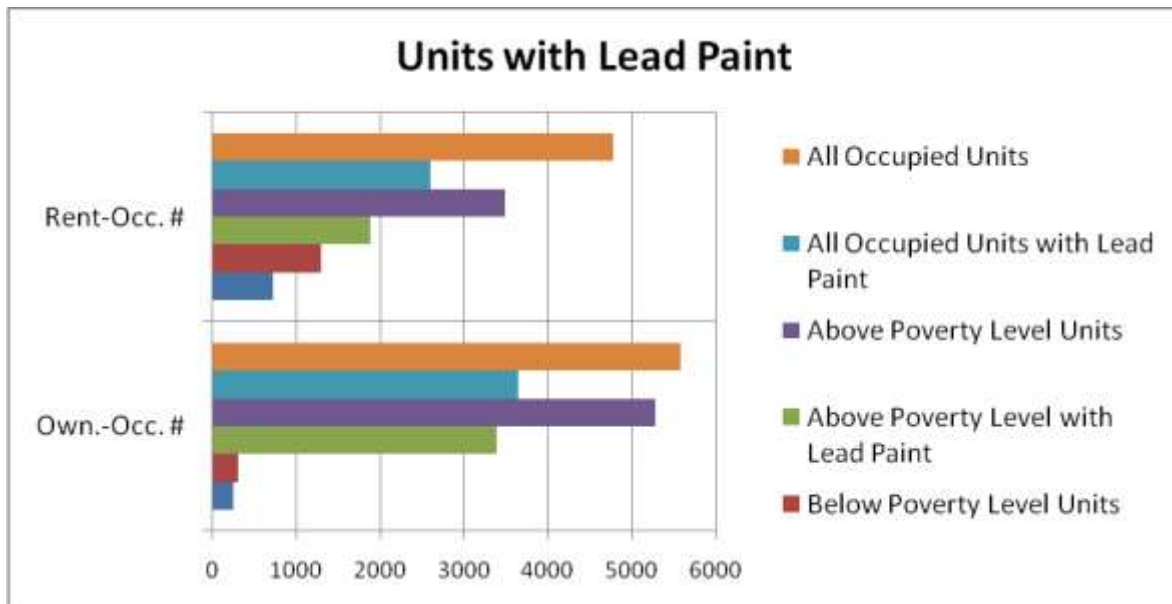
1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.
2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

PREVALENCE OF LEAD PAINT HAZARDS BASED ON OCCUPANCY

The following data estimates the prevalence of lead exposure based on occupancy type (renter- or owner-occupied). While the range only includes units built before 1970 (lead in paint was banned in 1978) it does illustrate some of the differences in lead exposure between renters and owners.

Exposure to lead paint is a more prevalent issue overall with owner-occupied housing which largely equates to the detached single-family home, the predominant residential building type in Salisbury. As of 2000, 65% of owner-occupied units, or 3,642, were built before 1970 and can be assumed to contain lead paint. Renter-occupied units would include the full range of building types - detached homes, duplexes, quads and apartment buildings with four or more units. Of renter-occupied units, 54% or 2,597 are assumed to contain lead paint.

However, a greater number of renter-occupied units with lead are below poverty level (718) compared to the same category of owner-occupied units (249).



While these numbers are not current, and represent the conditions as of the 2000 Census, they might show the magnitude of the problem only to be modified by the number of new units (rental and owner-occupied) constructed since the Census, the number of all homes repainted with non-lead paint both before and since the Census, and the number of units removed from the housing stock since the Census.

NUMBER OF UNITS WITH LEAD HAZARDS BY INCOME

A recent count of housing units using local address records found 14,540 single- and multi-family units. Applying the 2000 Census estimate of 8,326 units built before 1979 when lead paint was banned, the current estimated proportion of units with lead paint would be about 57%. In determining how many of these units are occupied by low and moderate income families, it has been assumed that the distribution is roughly comparable to the distribution among the general population.

INCOME LEVEL	HOUSEHOLDS	HOUSEHOLDS ESTIMATED WITH LEAD PAINT
Very Low-Income	1,907	1,087
Low-Income	1,365	778
Moderate-Income	2183	1,244
TOTAL	5,455	3,109

EVALUATION AND REDUCTION OF LEAD PAINT HAZARDS

Lead screening data show that 1,265 children between the ages of 6 months and 6 years were tested in 2007 with three cases having counts in the 10-19 range and no cases above that range. In 2006, 1,167 children were tested with 5 cases confirmed in the 10-19 range and none higher. In 2005, 1,111 children were tested with two confirmed in the 10-19 range and one case which tested equal to or higher than 20. Lead screening is performed by the Rowan County Health Department for children referred by the Department of Social Services and by private physicians when lead paint hazards are suspected.

Rehabilitation of existing units is central to the City's neighborhood revitalization efforts making lead paint analysis and abatement an integral part of the City's housing programs. The Salisbury CDC will evaluate potential lead hazards and incorporate the necessary abatement measures in the rehabilitation using contractors certified for lead hazard removal. Other actions to remove lead hazards include demolition and clearance of severely deteriorated structures, soil remediation where lead has been detected and construction of new homes free of lead contamination.



Housing Needs **(91.205)**

*Please also refer to the Housing Needs Table in the Needs.xls workbook

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost- burden, substandard housing, and overcrowding (especially large families).
2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

HOUSING NEEDS TABLE

The Housing Needs Table shown on the following page is consistent with HUD Table 2A and includes data from the HUD Comprehensive Housing Affordability System (CHAS). The table provides estimates of the housing needs among extremely low-income (30% or less of AMI), low-income (31-50% AMI) and moderate-income (51-80% AMI) families in Salisbury.

Definition of terms:

- **AMI** – Area Median Income;
- **Cost Burden** – Housing costs which exceed 30% of household income;
- **Severe Cost Burden** – Housing costs which exceed 50% of household income;
- **Housing Problems** – Any combination of housing cost burden or severe cost burden, substandard conditions and/or overcrowding.

Housing Needs of Low and Moderate Income Households									
Household by Income & Housing Problem	Renters				Owners				Total Hhds
	Elderly	Small Families	Large Families	Total Renters	Elderly	Small Families	Large Families	Total Owners	
Extremely Low Income (0-30% AMI)	318	445	106	1378	390	60	12	529	1,907
% with any housing problem	55%	69.9%	77.4%	70%	49.7%	75%	66.7%	57.1%	66.5%
% with cost burden >30%	55%	69%	54.7%	67.8%	49.7%	58.3%	66.7%	53.3%	63.8%
% with cost burden >50%	34%	50.8%	27.4%	47.6%	22.6%	51.7%	66.7%	30.6%	42.9%
Low Income (31-50% AMI)	121	349	61	775	363	111	24	590	1,365
% with any housing problem	57%	60.5%	83.6%	65%	22.9%	62.2%	58.3%	36.3%	52.6%
% with cost burden >30%	57%	55%	59%	58.2%	22.9%	62.2%	16.7%	34.6%	48%
% with cost burden >50%	11.6%	9.5%	0%	10.5%	12.7%	12.6%	0%	12.7%	11.4%
Moderate Income (51-80% AMI)	137	404	141	1,127	568	293	72	1,056	2,183
% with any housing problem	31.4%	22.5%	37.6%	21.6%	21.7%	44.4%	40.3%	30.8%	26%
% with cost burden >30%	31.4%	12.1%	0%	13.1%	21%	41%	5.6%	27.1%	19.9%
% with cost burden >50%	18.2%	0%	0%	2.2%	6%	8.2%	0%	5.5%	3.8%
Total Households	576	1,198	308	3,280	1,321	464	108	2,175	5,455
% with any housing problem	49.8%	51.2%	60.1%	44.8%	30.3%	52.6%	47.2%	38.7%	46.8%

Summary of Households by Income Range

INCOME LEVEL	TOTAL LOW-MOD. INCOME HOUSEHOLDS	TOTAL WITH HOUSING PROBLEMS	% WITH HOUSING PROBLEMS
Very Low-Income (30% or below AMI)	1,907	1,268	66.5%
Low-Income (31-50% AMI)	1,365	718	52.6%
Moderate-Income (51-80% AMI)	2183	568	26%
TOTAL	5,455	2,554	46.8%

SUMMARY OF LOW AND MODERATE INCOME RENTERS AND OWNERS **(SOURCE: CHAS DATA)**

According to the Housing Needs data, there are 5,455 low and moderate income families in Salisbury, or about 45% of total households in the City. Over 46% of low and moderate income families are experiencing some type of housing problem. This equates to 2,554 families experiencing a level of cost burden, substandard conditions or overcrowding.

The following points derived from the housing needs data summarize the housing needs among specific household types.

Small and Large Families

- Among renter households, almost 70% of extremely-low income small families have housing problems, and about 60% of low income families;
- Large renter families are even more likely to experience housing problems (upwards of 80% of large families), however the overall number of families affected is lower (about 132 large families, compared to 520 small families).
- About 70% of extremely-low income small renter families experience cost burden and over 50% experience severe cost burden;
- Among owner households, small families only make up about 20% of low and moderate income families, and large families make up 5%. The largest group in the owner category are elderly households which account for 60% of owner households;
- Overcrowding and substandard conditions are prevalent among large family renters in the extremely low income range (77.4% have housing problems, while substantially fewer in the same category, about 55%, have cost burden issues);
- Overcrowding among owners is higher among small families, with 75% experiencing housing problems while about 58% have cost burden issues;
- Housing problems and cost burden are greater in magnitude among extremely low income, large family owners, while the same problems are more frequent among small families in the low income range;
- For both renters and owners, housing problems decrease across the board for both large and small families in the moderate income category, although these problems are still more frequent among small moderate income families than for large families.

Elderly Households

- Elderly households account for 60% of low and moderate income owner households, and only 17% of renter households (35% of total low and moderate income households);
- Among elderly renters, both housing problems and cost burden are more frequent for households in the extremely low income range (55%) and in the low income range (57%);
- Among elderly owners in the extremely low income range, housing problems and cost burden are equally high (49.7%), although not to the extent seen for elderly renter households;
- For elderly owners in the low income range, housing problems and cost burden drop to about 22% of households;
- Among all low and moderate income elderly households, 49.6% of renters and 30% of owners have housing problems. This equates to at least 687 elderly households with a housing need.

Housing Problems by Race/Ethnicity

- Black/African-American households were more likely to experience housing problems, with 41.1% in this situation compared to 24.1% of White families. Hispanic families had 57.5%, in this situation, although this represents a relatively small percent of the total population of families in need;
- Renters were generally 1.5 times as likely to have any housing problems compared to owners. Among Black/African-American elderly households, 46% of renters and 38% of owners had housing problems. Among White elderly households, 43.9% of renters and 20.4% of owners were in need of housing assistance.

Housing Problems by Mobility or Self Care Limitation

- A total of 2,343 households have mobility or self care limitations. Among households having one or two members 75 years or older (*extra elderly*), 52.4% of renters experienced housing problems compared to only 24.2% of owners. As a percentage of total households with mobility limitation, approximately 34% were elderly or extra elderly.

SUMMARY OF PERSONS WITH DISABILITIES OR SPECIAL NEEDS
SOURCES: LOCAL PROVIDER AGENCIES

Persons Diagnosed with Mental Illness

Piedmont Behavioral Healthcare (PBH), the Local Management Entity (LME) providing case management services for persons with severe and persistent mental illness, estimates that there are approximately 869 persons in Salisbury diagnosed with severe and persistent mental illness. In a 2006 study of local consumers with mental illness, PBH found that 38% of persons within its 5-county catchment area were living in inadequate or unsafe housing, or were homeless. Using this calculation, approximately 330 persons in Salisbury with severe and persistent mental illness were in need of housing.

The largest demographic group (79%) of those identified with housing needs included single adults between the ages of 26-61. The consumers with the most urgent housing needs include: those who are institutionalized and who could leave the institution if housing were available; those in danger of being institutionalized and who could be stabilized if housing were available; frequent users of services such as hospitalizations and emergency services; and those who are homeless and have severe and persistent mental illness or multiple diagnoses.

Persons with Substance Abuse Disorders

The first step toward recovery for persons with substance abuse disorders is access to addiction treatment and counseling. The form of treatment and type of facility needed (inpatient or outpatient) depends upon the nature of the addiction. Recovering addicts need a safe, alcohol- and drug-free environment following treatment with continued counseling.

In North Carolina, 6% of adults need comprehensive substance abuse treatment, but only 10% of those had a regular history of treatment. Approximately 1,800 persons in Salisbury have substance abuse disorders that warrant treatment. At least 10% of those, or 180 persons, are likely to need temporary supportive housing following treatment.

Persons with Disabilities

Educational and vocational disparities are key factors in the housing need among persons with disabilities. In 2007, the employment rate for working-age persons (ages 21-64) in North Carolina with disabilities was only 35.6%, which helps to explain why the poverty rate for working-age people with disabilities in North Carolina was 25.2%, compared to 10% for those without disabilities. Monthly Supplemental Security Income (SSI) payments are provided to low-income aged, blind or disabled persons. For many people with disabilities, this may be their sole source of income.

The current SSI payment is \$674 in North Carolina. At this wage, \$202 monthly rent is affordable, while the Fair Market Rent for a one-bedroom apartment is \$606. In

Rowan County, there were 2,409 blind or disabled adults receiving SSI payments in 2008. Based on 2008 population estimates, 22% of the county's population resides in Salisbury, indicating a conservative estimate of 530 blind or disabled Salisbury residents receiving SSI. Applying the 35.6% employment rate typically seen in North Carolina for persons with disabilities, approximately 341 disabled adults in Salisbury may be unemployed or underemployed and in need of housing assistance.

Persons With HIV/AIDS

Stable housing is a critical component of HIV/AIDS treatment, allowing persons with the disease to adhere to complex drug therapies and healthcare. Due to decreased ability to work and the high cost of treatment, it can be presumed that most persons living with AIDS/HIV in case management and undergoing a treatment regimen have some level of housing need. According to a 2009 report by N.C. Division of Public Health, at least 213 people in Rowan County are living with HIV/AIDS. About 53 of those individuals and their families reside in the Salisbury jurisdiction.



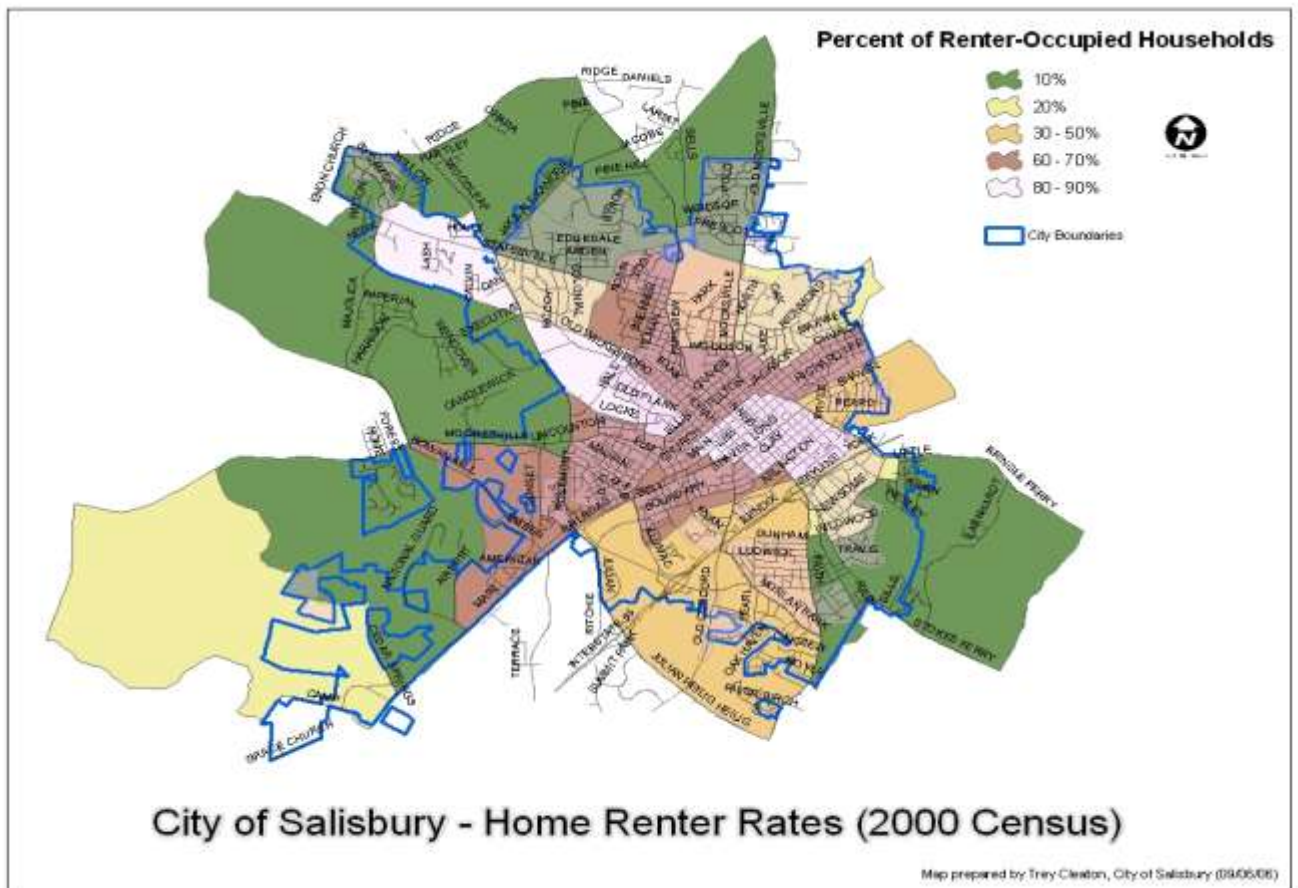
Housing Market Analysis **(91.210)**

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

CHARACTERISTICS OF THE OWNERSHIP MARKET

The 2006-2008 American Community Survey estimates owner-occupancy at 55.6%, a slight increase over the 2000 Census estimate of 54%.

- Based on the most recent local housing count of 14,540 units, there may be approximately 8,084 owner-occupied units.
- Over 63% of all housing units are single-family detached structures.
- In Salisbury, owner-occupancy is lower in the central city areas and higher in the outer parts of the jurisdiction.



In the period between 9/30/07 through 9/30/09, the quarterly average home sales price ranged from a low of \$121,861 to a high of \$147,165. The overall average price of homes sold was \$135,052.



Of total low to moderate income households in Salisbury, over 46% are experiencing housing problems. Assuming that the potential homebuyer within each income group – extremely low, low and moderate – has sufficient credit, down payment at 20% and maintains affordable housing expenses, the maximum affordable home prices are approximately \$69,668 for extremely low income, \$116,113 for low income and \$165,780 for moderate income households. Given that the average price for market-rate homes as illustrated above is between \$130,000-\$140,000 in Salisbury, these homes are out of reach for extremely low income and most low income households altogether.

MAXIMUM AFFORDABLE HOME PRICE BY INCOME GROUP		
INCOME GROUP	AFFORDABLE PRICE	# LOW-MOD HOUSEHOLDS
Extremely-Low (30% or less AMI)	\$69,668	1,907
Low (31-50% AMI)	\$116,113	1,365
Moderate (51-80% AMI)	\$165,780	2,183

The overall condition of housing has been on a downward trend. The number of substandard housing units was estimated at 409 (3.6% of total units) in 2000, compared to 259 in 1990 (2.6% of total units). There was a 36% increase in vacant housing units between 1990 and 2000.

CHARACTERISTICS OF THE RENTAL MARKET

In the rental market, a 2009 survey of local rents for one-bedroom units ranged from \$500-\$875 and for two-bedroom units the rents ranged between \$575-\$900. The condition of these apartments varies widely, as does the range and quality of amenities offered which affects the rent range.

By comparison, the affordable one-bedroom rent for extremely low and low income households range from \$432-\$719. At the going market rate, extremely-low income households would experience cost burden where housing costs exceed 30% of monthly income and would have difficulty making ends meet.

MAXIMUM AFFORDABLE MONTHLY RENT		
INCOME GROUP*	AFFORDABLE RENT	# LOW-MOD HOUSEHOLDS
Extremely-Low (30% or less AMI)	\$432	1,907
Low (31-50% AMI)	\$719	1,365
Moderate (51-80% AMI)	\$1,151	2,183
* AMI – Area Median Income		

In North Carolina, the Fair Market Rent for a two-bedroom apartment is \$693. A minimum wage earner would have to work 81 hours per week year around in order to afford this rent. Stated another way, a family would have to earn at least 48% of AMI in order to afford a two-bedroom apartment at the Fair Market Rent.

ASSISTED UNITS

PROJECT-BASED SUBSIDY UNITS

There are 12 project-based subsidized developments in Salisbury (see table below). Five of these are apartment developments with a total of 313 units. While two of these developments have mortgages which will mature within the next 5 years, they also operate under active project-based rental assistance contracts (e.g., Section 8) which contain restrictions on use, occupancy, targeting and other tenant protections that will continue to be in effect after the mortgage ends. The remaining developments are group homes for persons with developmental disabilities managed by the ARC of North Carolina with a current total capacity for 36 individuals.

Subsidized Apartments (Project-Based)	Units	Beds	Targeting
ARC/HDS Group Home #2		5	Dev. Disab.
ARC/HDS Group Home #3		5	Dev. Disab.
ARC/HDS Group Home #4		6	Dev. Disab.
ARC/HDS Group Home #5		6	Dev. Disab.
ARC/HDS Group Home #6		6	Dev. Disab.
ARC/S. Fulton Street Quad (Opened Summer 2009)		4	Dev. Disab.
ARC/E. 15 th St. Quad (Opened Summer 2009)		4	Dev. Disab.
Grant Street Apartments	10		Mental Illness
Clancy Hills (Loan maturity date: 2014)	88		Family
Colonial Village	98		Family
Yadkin House	67		Elderly
Zion Hills (Loan maturity date: 2012)	50		Family
Total	313	36	

LOW INCOME HOUSING TAX CREDITS (LIHTC)

Westridge Place in Salisbury has a total of 60 apartment units with 6 units targeted for persons with disabilities of any type. Targeted units have a rental assistance component through the state-funded Key Program to keep them affordable to persons on limited disability income. The remaining units have a graduated rent structure for persons at 40%, 50% and 60% of the Area Median Income.

Several LIHTC projects are on the horizon or seeking financing in the 2010 tax credit cycle. Good Shepherd Manor, a LIHTC project sponsored by the Catholic Diocese of Charlotte and Sacred Heart Catholic Church in Salisbury, will add another 54 assisted units for seniors to the local inventory. The developer of Westridge Village (a second phase of Westridge Place) hopes to add another 48 affordable multi-family units. The Villas at Hope Crest is projected to bring 55 units targeted for senior residents.

LOW INCOME HOUSING TAX CREDIT PROJECTS	Units	Targeted Units
Westridge Place	60	6 - Disabled
Fleming Heights	32	32 - Seniors
TOTAL (EXISTING)	92	
Good Shepherd Manor	54	54 - Seniors
Westridge Village	48	
Villas at Hope Crest	55	55 - Seniors
TOTAL (PLANNED or PROPOSED)	157	

HOUSING FOR PERSONS WITH HIV/AIDS

The Regional HIV/AIDS Consortium is the sponsor for Federal HOPWA funds within a 13-county region including Rowan County and Salisbury. Rowan County represents just 6.2% of the population of the Consortium catchment area. The Consortium received funding for 17 housing vouchers to be distributed among the seven rural counties served by the Consortium funded by a HOPWA Competitive Special Project of National Significance (SPNS) grant. Two families in Salisbury received tenant-based rental assistance through this program. However, the Consortium is no longer accepting applications for these vouchers and the grant assistance will end in March 2010. Through the Consortium, persons living with HIV/AIDS may receive short term assistance with rent, mortgage payments or utilities made possible by the HOPWA funding.



Priority Housing Needs **(91.215 (b))**

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.
Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

ESTIMATED HOUSING NEEDS:
PERMANENT AND TRANSITIONAL/SUPPORTIVE HOUSING

The estimated relative needs of low and moderate income residents, the elderly, blind or disabled, persons with mental illness, substance abuse disorders, HIV/AIDS and the homeless are summarized in the following table. These estimates are based on housing needs data and consultation with service providers.

POPULATION GROUP* **	TOTAL	WITH HOUSING NEED
PERMANENT HOUSING NEEDS		
LOW-MODERATE INCOME (households)	5,455	2,554
PUBLIC HOUSING WAITING LISTS (households)	450	450
LOW-MODERATE INCOME ELDERLY (households)	1,897	683
LOW-MODERATE INCOME PERSONS W/ BLINDNESS OR DISABILITY	530	341
MENTAL ILLNESS	869	330
HIV/AIDS	213	93 ¹
TRANSITIONAL/SUPPORTIVE HOUSING NEEDS		
SHELTERED HOMELESS (ROWAN HELPING MINISTRIES)	397	397
- VETERANS	111	111
VETERANS (HCHV OUTREACH PROGRAM) ²	700	700
DOMESTIC VIOLENCE (FAMILY CRISIS COUNCIL)	160	160
SUBSTANCE ABUSE	563	180
UNSHELTERED HOMELESS (significant undercount presumed)	24	24
<p>* Persons unless the amount is indicated as households; ** Significant amount of duplication is likely between some categories</p> <p>¹ Persons receiving case management services and under a treatment regimen, Rowan Regional Case Management Services (March 2010) ² Health Care for Homeless Veterans, 2008 report</p>		

PRIORITY HOUSING NEEDS

The City will focus its housing programs for the following target markets:

- 1. Homeownership for First-Time Homebuyers — Rehab/Resale of Existing Single-Family Units, New Single-Family Construction, Down Payment Assistance**
 - Small and large renter families in low and moderate income ranges
- 2. Multi-Family or Senior Housing — Affordable Rental Units**
 - Low and moderate income, including senior/elderly, owners and renters
- 3. Owner-Occupied Rehab and Emergency Rehab—**
 - Elderly, small family and large family owners in extremely low and low income ranges

The following table outlines the City of Salisbury's priority housing needs by family type for the 2010-2014 Consolidated Plan period. The income ranges and family types correspond to the Housing Needs Table (CHAS data) on p. 74.

Activities labeled as **HIGH** priority will receive funding during the next five years, while those labeled **MEDIUM** priority are those which may receive funding, particularly if funding amounts increase. **LOW** priority indicates that the City most likely will not be able to direct funding to this need during the next five years.

Priority Housing Needs		RENTERS	OWNERS
Elderly	EXTREMELY LOW 0 – 30%	L	H
	LOW 31 – 50%	H	H
	MODERATE 51 – 80%	H	H
Small Related	EXTREMELY LOW 0 – 30%	L	H
	LOW 31 – 50%	H	H
	MODERATE 51 – 80%	H	M
Large Related	EXTREMELY LOW 0 – 30%	L	H
	LOW 31 – 50%	H	H
	MODERATE 51 – 80%	H	M
Special Needs	0 – 80%	L	L



Specific Housing Objectives **(91.215 (b))**

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

HOUSING PRIORITIES

The City's housing objectives are a reflection of four key factors:

- Relative severity of needs among renters and owners;
- Housing market conditions that limit availability of affordable units;
- Strong desire to increase homeownership and to help existing homeowners keep and maintain their homes;
- Aging housing stock and deteriorating neighborhood conditions that can be remediated through the removal or rehabilitation of dilapidated homes and infill of vacant lots.

Federal funds for community development (CDBG and HOME programs) will be directed toward housing rehabilitation, infill construction, assistance to existing homeowners for emergency repairs and other housing rehabilitation, down payment and closing cost assistance for low and moderate income, first-time homebuyers and development of affordable rental units.

Supporting activities, including homebuyer education and counseling, foreclosure prevention and outreach to public housing residents, will be carried out in partnership with the Salisbury CDC and funded through a combination of CDBG and HOME program administrative funds and grants from various state and local sources.

City general funds will provide the staff resources needed to carry out Consolidated Plan reporting and monitoring activities, code enforcement activities, development of stronger housing codes and implementation of a Housing Commission and related initiatives to improve overall housing conditions.

The City's Specific Housing Objectives are outlined in the table on the following page.

	SPECIFIC OBJECTIVES	HUD Obj. Code
		Goal
PRIORITY NEED: HOUSING	HIGH PRIORITY	
	1. Acquire/rehab abandoned, vacant or foreclosed homes (or site clearance if necessary), with the focus on designated revitalization areas. Homes will be sold to eligible first-time homebuyers.	DH-1
		15 units
	2. Construct infill housing for eligible first-time, low-to-moderate income homebuyers in designated revitalization areas.	DH-1
		5 units
	3. Provide low interest, deferred loans to low and moderate income homeowners for housing rehabilitation.	DH-1
		15 units
	4. Provide low interest, deferred loans to low and moderate income homeowners for emergency rehabilitation needs.	DH-1
		10 units
	5. Provide down payment assistance to first-time, low and moderate income homebuyers.	DH-2
		10 households
	6. Participate in the development of affordable rental housing for low and moderate income families or seniors.	DH-1
		50 units
	CITY COUNCIL OUTCOMES & GOALS	
	Outcome 2: Improve neighborhoods and safety for all areas of the City Goal 2: Implement objectives of the Consolidated Strategic Plan for housing and neighborhood revitalization. Goal 4: Appoint a task force to pursue implementation of the better housing code & formation of a Housing Commission.	
	SUPPORTING ACTIVITIES	
	1. Provide homebuyer education/counseling in conjunction with Housing objectives.	
	2. Provide foreclosure prevention counseling.	
	3. Work with local lenders to negotiate lower interest rates, PMI and closing costs to deliver affordable mortgages for eligible homebuyers.	
	4. Provide barrier-free housing for program participants with disabilities.	
	5. Promote self-sufficiency of residents of public housing.	
	6. Incorporate "green" building practices in conjunction with Housing objectives to ensure long-term affordability and sustainability.	
	7. Ensure that new infill housing is compatible with existing architectural styles and complements the surrounding neighborhood.	



Needs of Public Housing **(91.210 (b))**

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

HOUSING AUTHORITY OF THE CITY OF SALISBURY

The Housing Authority owns and manages 545 apartments in eight housing developments within the Salisbury jurisdiction. It operates under an approved PHA plan and is ranked as a High-Performing agency by HUD.

<u>Development</u>	<u>Units</u>	<u>Notes</u>
Pine Hill	70	
Civic Community	72	
Brookview	48	
Partee/Linn Ln.	53	
Martin Luther King Ave. area	100	
East Lafayette	64	
Lafayette Cr.	116	Seniors
Carpenter's Corner	22	Seniors (Opened in 2009)
<u>Total 545</u>		

In addition to 545 public housing units, the Housing Authority owns and manages Fleming Heights, a Low Income Housing Tax Credit (LIHTC) development consisting of 32 apartments for seniors 55 years and older.

The most recent Section 504 Needs Assessment addressing handicap accessibility of units identified one resident with disabilities in need of an accessible apartment. This owner was transferred to a fully-accessible unit in the new Carpenter's Corner development, bringing the Housing Authority into full compliance with Section 504 requirements.

Significant revitalization activities have included work on six units to correct problems with the building's foundation; this work was completed during 2008. No other significant revitalization needs have been identified. Other improvements have included security doors and screens, new doors, replacement siding, signage, improved parking spaces and driveways, tree work and landscaping, new refrigerators and carbon monoxide alarms.

The Housing Authority plans to use \$1.2 M in Federal stimulus funds awarded in 2009 to install central air conditioning and new heating systems in three of its developments, affecting a total of 169 units. Once these upgrades are complete, all public housing units managed by the Salisbury Housing Authority will have central air conditioning.

The Housing Authority is currently at or near full capacity of 545 families housed. There are 250 households on the waiting list which was recently closed for two- and three-bedroom units. The waiting time averages twelve months for one-bedroom units; eighteen months for two-bedroom units; six months for three-bedroom units; and one month for four-bedroom units.

Of families housed, the average yearly income is \$9,600, which is in the extremely-low income range (less than 30% of the Area Median Income). Approximately 60% are Black/African-American, 40% are White and less than 1% are of Hispanic/Latino descent.

Including all families housed and on the waiting list, 80% earn less than 30% of the Area Median Income. In its 2009 Annual Plan, the agency reports that there remains significant unmet need among extremely low-income families for housing, especially the elderly and disabled.

ROWAN COUNTY HOUSING AUTHORITY

Within the Salisbury jurisdiction, the Rowan County Housing Authority administers a Section 8 voucher program, a special voucher program for homeless veterans and one project-based Section 8 apartment development. The Section 8 voucher program is the primary form of housing assistance administered by the agency. It includes 598 vouchers for apartments located throughout Rowan County, including Salisbury. There are approximately 200 families on the waiting list for these vouchers. Nationwide, the Section 8 voucher program is overburdened, with waiting lists that commonly stretch into years.

The project-based Section 8 development, Whispering Oaks Apartments on Newsome Road, contains forty units reserved for seniors 55 and older. With project-based vouchers, the assistance is tied to the unit and becomes available to the next tenant when a vacancy occurs.

The Housing Authority also administers 35 vouchers for homeless veterans under the VASH program (VA Supported Housing Program). These vouchers are for housing anywhere in Salisbury or Rowan County. However, only sixteen vouchers were being utilized in the spring of 2009. Lack of additional funds to provide the other supports frequently needed by homeless veterans was cited as a significant limitation that has hampered the success of the program.

Outside the Salisbury jurisdiction, the agency operates 288 units in public housing developments located in the towns of Kannapolis and East Spencer. This consists of 194 units in East Spencer and 94 units in Kannapolis.



Public Housing Strategy **(91.210)**

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.
2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

STRATEGIES OF THE HOUSING AUTHORITY

The Mission of the Housing Authority of the City of Salisbury is to provide safe, affordable housing in good repair to low- and moderate-income families while encouraging self-sufficiency and promoting economic opportunities for residents.

The agency's Goals and Objectives include:

- Expand the supply of low-income and elderly housing;
- Improve the quality of low-income and elderly housing;
- Increase management and staff training;
- Implement public housing security improvements;
- Promote resident self-sufficiency.

Recent progress made in meeting these goals includes:

- Continuing to diversify current operations;
- Providing a 32-unit, tax credit, moderate-income building;
- Providing 22 new low-income elderly units;
- Training agency staff in asset management, public housing management and construction;

- Renovating 10 units of existing housing;
- Substantial upgrades to many existing units;
- Using off-duty police officers during peak problem times to patrol and investigate;
- Installing security storm doors and screens in over half of the units;
- Providing training, education and monetary assistance to families aspiring to be self-sufficient.

The agency's strategies for addressing housing needs includes:

- Minimize the number of units offline;
- Reduce vacancy turnover time;
- Participate in the Consolidated Plan development;
- Adopt rent policies that support and encourage work;
- Continue to identify means of providing more elderly units;
- Convert and upgrade existing units to 504 units (handicap-accessible);

STRATEGIES OF THE JURISDICTION

The City of Salisbury will continue to promote greater self-sufficiency by encouraging participation of public housing residents in free Home Buyer Education classes offered through the Salisbury CDC. Housing counselors will continue to coordinate on-site workshops for residents of public housing on matters of financial self-sufficiency. It is primarily through these outreach efforts that residents learn about the Home Buyer Education classes. Residents can select from classes on creating a budget, managing consumer credit and other topics to improve their financial skills, while those residents who aspire to purchase a home can benefit from the full range of courses on mortgage loans and other aspects of homeownership. Qualified applicants will also be eligible for down payment assistance.

The jurisdiction will continue to address public housing needs through coordinated police patrols at peak times and heightened police presence overall. Transportation needs will be addressed through continued evaluation and expansion of public transit services, ensuring that the needs of public housing residents are met. The needs related to parks, improved open space and recreation facilities will be met through ongoing implementation of the Parks and Recreation Master Plan. Notable improvements currently in the planning stages include renovations to the Lincoln Park and Pool located near existing public housing on Martin Luther King Avenue.

The plan incorporates several key city-funded initiatives aimed at improving opportunities available to low-income families, including residents of public housing. These include strategies to increase reading skills and academic proficiency, mentoring, gang prevention and minority/multicultural outreach programs.



Barriers to Affordable Housing **(91.210 (e) and 91.215 (f))**

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

BARRIERS TO AFFORDABLE HOUSING

The City of Salisbury broadly supports the provision of affordable housing and urban design that promotes neighborhood viability with good access to services, transit and public open space.

The Vision 2020 Comprehensive Plan includes the following policies related to affordable housing:

- *Vision Statement- Housing: We see a multitude of housing choices, ranging from single-family homes, to townhouses, to garage apartments, to apartments over downtown shops or the neighborhood corner store. We see neighborhoods with several different well-designed housing types for all incomes where the elderly, young families, singles and others share experiences and help one another.*
- *Policy N-3: Housing programs and code enforcement activities shall be concentrated in targeted neighborhood areas.*
- *Policy N-6 The City shall continually reinvest in the infrastructure of its older urban neighborhoods, including but not limited to: park improvements, sidewalks, street maintenance, street trees, street lights, water and sewer lines, and drainage.*
- *Policy N-9: Architecturally compatible accessory housing may be encouraged on developed lots within existing neighborhood areas, especially for elderly housing.*
- *Policy N-18: As new neighborhoods are developed, a mixture of housing types/sizes/prices shall be encouraged within the bounds of each neighborhood planning area.*

The City of Salisbury Land Development Ordinance (LDO) was adopted in November 2007 and went into effect on January 1, 2008. The ordinance contains several provisions that help reduce some of the barriers to affordable housing that existed under the previous zoning and subdivision codes.

LDO provisions include:

- Smaller lot sizes equating to higher densities in most residential zoning districts;
- Streamlined review process that will help reduce overall development costs;
- Allowing on-street parking to count toward parking requirements in many districts, further reducing development costs;
- More administrative review of most types of projects as long as they meet the standards. In districts where multi-family housing is allowed, this will help eliminate the lengthy and often contentious, legislative review process that hinders the development of apartments and other multi-unit housing;
- Code encourages multiple housing options, such as accessory units or granny flats, and makes some alternative housing types, such as live-work units, available for the first time.
- Enables more compact, pedestrian-friendly development and mixed use projects that will improve accessibility of services to all of the city's residents.

In terms of barriers that could impede the development of affordable housing, the city does not impose growth limits or adequate public facilities fees that could unduly drive up the cost of development. Building construction permits are managed by Rowan County with fees that are commensurate with the estimated value of the building. Fees generally range from \$500 to \$900.

The city's Analysis of Impediments to Fair Housing, last updated in 1998, does not reflect current conditions in the housing and lending market, nor does it take into account recent land use code changes. The document will be updated during the 2010-2011 fiscal year and will be available for annual reporting through most of the term of this plan.

In lieu of a current Analysis of Impediments at this juncture, the following list summarizes some of the City's recent efforts to remove barriers and further fair housing:

- Adoption of the Land Development Ordinance in 2008 which relaxes standards for lot sizes, off-street parking spaces and review procedures, and encourages a broader range of housing types;
- Better Housing Task Force appointed by the City Manager in 2007 developed priorities for strengthening minimum housing standards and enforcement, instituting more controls on negligent landlords, educating tenants about their legal rights, identifying funding sources and opportunities to increase funding for affordable housing;

- Adoption of Council-level goal in 2010-2011 to establish a Housing Commission to engage tenants and landlords, as recommended by the Better Housing Task Force;
- Reorganization of minimum housing enforcement responsibilities under a new division of Code Enforcement in 2009, creating a new manager-level position and filling two new field technician positions;
- Promoting housing programs in partnership with the Salisbury CDC using newsletters, Access 16 local government-access channel, websites, and presentations to neighborhoods, churches and civic groups;
- Providing educational seminars on avoiding foreclosure, buying insurance, creating a household budget and other housing issues.
- Human Relations Council, a City Council-appointed board, works to promote education, cooperation and assimilation of diverse populations and nationalities.

FAIR HOUSING ACTION PLAN

The City of Salisbury is committed to the policy of affirmatively furthering fair housing within its jurisdiction with the goal of mitigating or eliminating impediments to fair housing choice. In support of this goal, the City of Salisbury proposes to undertake the following activities which collectively make up the city's 2010-2014 Fair Housing Action Plan. The plan consists of a clear set of objectives and action steps that are well-defined, prioritized and achievable within specified timeframes. The plan also identifies key individuals or organizations responsible for initiating, coordinating and supporting each action step.

The City of Salisbury recognizes that it does not possess all of the human or other resources needed to effectively implement all of the tasks of affirmatively furthering fair housing. To be effective, such an effort requires a cooperative, community-based effort involving public, private, non-profit and provider agencies dedicated to affirmatively furthering fair housing. The City will promote and engage in partnerships with other agencies and organizations to help identify opportunities and initiate actions to achieve mutual fair housing goals.

The City proposes the following Fair Housing Action Plan to identify and respond to current and changing needs regarding fair housing.

Objective #1 – Analysis of Impediments to Fair Housing

The City of Salisbury fell short on its obligation to regularly update its Analysis of Impediments to Fair Housing (AI). Last updated in 1998, the AI contains very little information that is still relevant considering the current economy, changes in the housing market and demographic shifts that have occurred in the last twelve years. In order to have a better understanding of the current state of impediments to fair housing, the City needs to undertake a thorough revision and update to its AI.

Action Steps

1. The City will update its Analysis of Impediments to Fair Housing during the 2010-2011 fiscal year. Responsibility for completing the assessment lies with the city's Community Planning Services Department.
2. Annual updates to the Fair Housing Action Plan will be incorporated into the Consolidated Annual Performance and Evaluation Report. This will include

action steps to mitigate or help resolve any impediments identified in the AI assessment.

Objective #2 – Promote Fair Lending Practices

In partnership with the Salisbury Community Development Corporation (CDC), the City works to ensure that housing program participants receive fair loan terms at below-market rates and strives to mitigate the effects of predatory lending that has devastated the lives of so many unwary consumers. For homeowners threatened with foreclosure, Salisbury CDC housing counselors help negotiate with mortgage companies to extend payments, reduce or waive late fees, consult with the clerk of court to delay foreclosure proceedings, and provide short-term financial assistance/interim payments and deferred loans. Since 2003 when the City and CDC became involved in foreclosure prevention, the workload has expanded in step with the worsening economy and the CDC has added staff in order to keep up with the demand. The CDC and staff has gained credentials, becoming a certified HUD Housing Counseling Agency in 2009, and expanded programs over time through numerous grants that the organization has received. With expectations that the need for foreclosure prevention will continue into the foreseeable future, the City and the CDC must continue to be responsive to this need.

Action Steps

1. The CDC will continue to provide foreclosure prevention counseling in response to community need.
2. The City and the CDC will seek and apply for grants from public and private sources to maintain and expand its foreclosure prevention program.
3. The CDC housing counselors and staff will participate in training workshops and seminars to continue to stay abreast of regulatory changes and housing market dynamics.

Objective #3 – Promote Fair Housing Choice

The Salisbury CDC implements the City's HOME- and CDBG-funded housing programs and takes the lead in promoting the programs through a variety of media and venues. The City and CDC have partnered to host topical housing forums on fair housing law, foreclosure prevention and related subjects. Both organizations work to affirmatively further fair housing in the housing programs and promote fair housing through partnerships with other housing agencies including the Salisbury Housing Authority, Rowan County Housing Authority, North Carolina Housing Finance Agency, Rowan County United Way, Salisbury-Rowan Association of Realtors, local banks and other organizations.

Action Steps

1. During the 2010-2011 fiscal year, the City and CDC will develop an informational segment on fair housing to be aired on a regular schedule on ACCESS16 local government television which is available to all cable subscribers in Rowan County and Salisbury.
2. The City and the CDC will continue to promote fair housing on their websites and through posters, brochures and newsletters.
3. The City and the CDC will promote fair housing through meetings with neighborhood organizations, church and civic groups.

Objective #4 – Monitor Fair Housing Complaint Data

The City of Salisbury recognizes that the number of fair housing complaints filed is likely to be lower than actual cases of discrimination. Since complaints are a window to the larger problem, detectable patterns in the nature of the complaints may warrant more focused outreach efforts. The City should monitor the nature and source of complaints periodically to identify any patterns or changes in the data in order to make more informed decisions about outreach.

Action Steps

1. Establish a dialogue with local organizations serving persons with disabilities regarding fair housing issues. The City of Salisbury will report any findings in annual updates to the Fair Housing Action Plan as part of its Consolidated Annual Performance Evaluation Report (CAPER).
2. Monitor the available data on fair housing complaints tracked by state and federal agencies on an annual basis and report findings in the annual update to the Fair Housing Action Plan as part of the Consolidated Annual Performance Evaluation Report (CAPER).



Homeless Needs **(91.205 (b) and 91.215 (c))**

*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

SHELTERED HOMELESS POPULATION

In Salisbury, emergency shelter for the general homeless population is provided by Rowan Helping Ministries. This organization reported 397 new guests during FY2008-2009, and a total of 9,918 overnight stays. Records show that the majority of guests are male (76%) and approximately one-third are homeless veterans. Race/ethnicity is generally evenly divided among African-American and white individuals. The most prevalent reasons cited for homelessness include VA Hospital visits, transient, unemployment or underemployment, evictions, mental illness and substance abuse. Sheltered population characteristics for FY2008-2009 are shown in the following table.

In addition to emergency shelter, homeless individuals and families need meals, clean clothing, personal hygiene supplies and other basic supports. Families with children need separate shelter facilities from the general homeless population. Transitional housing is needed to assist those trying to break free from the cycle of homelessness. In the January 2009 Point in Time count of the homeless population for Rowan County, 20 out of 65 (31%) sheltered either in emergency or transitional facilities were chronically homeless.

<i>Rowan Helping Ministries New Guests July 2008-June 2009</i>	<i>Number</i>	<i>Percent of All New Guests</i>
Total New Guests	397	
Race/Ethnicity		
African-American	189	48%
White	186	47%
Hispanic/Latino	19	5%
Other	3	1%
Other Characteristics		
Male	303	76%
Female	95	24%
Veterans	111	28%
Children in Families	32	8%
Reason for Homelessness		
V. A. Hospital visits	97	24%
Transient	72	18%
Unemployment/Underemployment	70	18%
Evictions	63	16%
Mental Illness	51	13%
Substance Abuse	49	12%

DOMESTIC ABUSE

Women and children who are victims of domestic violence or sexual assault is a distinct subset of the homeless population with unique needs for services and support. In addition to basic shelter, food and personal supplies, these individuals and families need 24-hour crisis response, a safe haven, supportive counseling, legal assistance and other supports. The typical stay in emergency shelter is generally longer than for other homeless subpopulations.

In 2009, the Family Crisis Council in Salisbury provided assistance to 59 single women and 43 families (102 women total, unduplicated count), which included a total of 90 children. Characteristics by race and ethnicity for 2009: 73 Caucasian women, 58 African-American women, 23 Hispanic women, 4 Asian women, 1 Native-American woman and 1 woman whose race was unknown (duplicated count). The typical stay at the shelter ranged from 30-45 days, with 19 women staying over 45 days due inability to find other housing. Transitional housing was cited as a significant need among this group of homeless.

VETERANS

Another distinct subpopulation that is prevalent in Salisbury is homeless veterans. The W. G. (Bill) Heffner VA Medical Center draws a large number of veterans to the area for treatment from the 17-county region that it serves. Many are situationally-homeless; in other words, they have permanent housing elsewhere, but have no place to stay during the course of outpatient treatment at the center which can extend into weeks or months.

Some of the many factors that contribute to homelessness among veterans include Post Traumatic Stress Disorder, mental illness, substance abuse, lack of job skills, physical disabilities and divorce. According to the 2008 CHALENG report on the needs of homeless vets in the area, the top three unmet needs were shelter beds, transitional housing and permanent supportive housing.

UNSHELTERED HOMELESS

Point in Time (PIT) counts of the total sheltered and unsheltered homeless population have been completed for the Salisbury/Rowan area since 2005. The numbers have fluctuated due to changes in counting methods, better participation in taking the count, and the difficulties of getting an accurate count of the unsheltered population. Even still, these numbers probably only represent only a fraction of the actual unsheltered population.

The total PIT count for Rowan County was 93 in 2009; 148 in 2008; 220 in 2007; 125 in 2006; and 58 in 2005.

In the January 2009 PIT count, there were 24 unsheltered individuals counted. Of this number, three were chronically homeless (have a disability and have been homeless for at least a year, or have had 4 episodes in 3 years); one was seriously mentally ill, 4 had substance abuse disorders, 11 were veterans; one was a victim of domestic abuse; and two were discharged from the criminal justice system within 30 days prior to becoming homeless.

INDIVIDUALS AND FAMILIES THREATENED WITH HOMELESSNESS

The Financial Crisis Network provides assistance to residents of Rowan County who are experiencing an immediate need due to imminent eviction, foreclosure or disconnection of utilities, all of which could result in homelessness. Food, clothing and medicine are also provided through the program, which is a joint effort of the Department of Social Services, Salvation Army and Rowan Helping Ministries.

During 2009, assistance was provided to an average of 1,242 families a month, or 14,904 cases for the year. The total monetary value distributed was \$722,841.00. The following table shows the types of assistance and need among households. A total of 4,090 households received assistance with mortgage payments and another 779 for rent payments. This amounts to at least 4,869 households that were threatened with homelessness due to foreclosure or eviction.

<i>Type of Assistance</i>	<i>Households</i>	<i>Description/Distribution</i>
DSS funds (heating and cooling)	1,675	Crisis Intervention Program – Department of Social Services
Other funds (heating and cooling)	1,043	Separate funding for those who do not qualify under DSS guidelines
Water bills	203	
Medications	334	
Rent payments	779	
Miscellaneous (dental, work shoes, etc.)	56	
Financial assistance (mortgage)	4,090	\$300 per household/year
Clothing	3,227	Up to 4 times per year
Food	5,808	Eligible every 2 months; every month in case of pregnancy
USDA	5,690	In addition to food listed above
Denied	1,766	Households that applied but didn't meet eligibility criteria



Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.
2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

PRIORITY HOMELESS NEEDS

The primary providers for homeless services and shelter in Salisbury include Rowan Helping Ministries serving the general homeless population, and the Family Crisis Council serving victims of domestic abuse. Based on the data reported by these organizations, the homeless subpopulations that are most prevalent in Salisbury include homeless veterans and victims of domestic violence.

In 2008-2009, almost one quarter (24% or 97 visits) of all emergency shelter visits at Rowan Helping Ministries was made up of homeless veterans. Most are in the area to receive treatment at the V. A. Medical Center. However, this number only reflects the sheltered population. More broadly, the total number of homeless veterans who have sought assistance through the Veterans Administration-sponsored CHALENG outreach program has grown from around 300 to close to 700 in the Salisbury/Rowan County area between 2008-2010. One of the top three needs identified by veterans and verified by outreach coordinators is transitional housing where residents can live in a safe, stable environment for a defined period of time and be in a better position to benefit from re-entry programs and case management.

The Family Crisis Council reports that victims of domestic abuse have tended to stay in the shelter for longer periods of time than in previous years. One explanation for the longer stays is the economy. Whereas, in the past, displaced families had more options for temporary housing with friends and family members, in more difficult economic times, these options are more limited. Another factor is the tendency for families to live far apart from other relatives that could offer shelter.

The City's homeless priorities outlined in the following tables are reflective of these identified needs. To help address the critical need for emergency shelter, the City will continue to allocate public service funding to help support shelter providers. As funding allows, the City will support development of transitional housing for homeless subpopulations to help address the most pressing needs and provide stable, safe living arrangements for individuals and families while they strive to overcome the situations that led to homelessness. The City will continue to provide support to homeless service providers as resources allow, and assist these organizations wherever possible to sustain existing services and help develop additional continuum of care resources.

PRIORITY NEED: HOMELESS & SPECIAL NEEDS	PRIORITY LEVEL / SPECIFIC OBJECTIVES	HUD OBJECTIVE #
	MEDIUM PRIORITY	
	1. Participate in development of transitional housing for the homeless or homeless subpopulations, particularly individuals and families affected by domestic abuse or veterans.	DH-1
	2. Participate in development of supportive housing for persons with special needs.	DH-1
	CITY COUNCIL OUTCOMES & GOALS	
	Outcome 9: Improve and enhance Downtown Salisbury. Goal 1: Assess community parking needs – Hall Gym (West End neighborhood), Lee Street, Rowan Helping Ministries (homeless shelter).	
	SUPPORTING ACTIVITIES	
	1. Promote a regional approach to addressing homelessness through the Piedmont Regional Continuum of Care.	
	2. Provide technical assistance to agencies serving the homeless population.	
	3. Provide technical assistance to agencies serving special needs populations.	

PRIORITY NEED: PUBLIC SERVICES (15% cap)	PRIORITY LEVEL / SPECIFIC OBJECTIVES	HUD OBJECTIVE #
	HIGH PRIORITY	
	1. Provide funding support to agencies serving the homeless population.	SL-1
	2. Assist agencies providing medical/dental care, food, clothing and other basic needs to low- and extremely low-income persons.	SL-1
	3. Help fund employment, skill-building and work-readiness programs for at-risk youth.	EO-1
	4. Provide funds for social, educational, recreational or enrichment opportunities for seniors and at-risk youth.	SL-1
	CITY COUNCIL OUTCOMES & GOALS	
	Outcome 3: Safeguard our youth and proactively address gang activity in Salisbury through gang awareness education, information sharing, enforcement, and implementation of the Salisbury-Rowan United Action Plan. Goal 1: Explore the development of a comprehensive neighborhood-based youth initiative. Goal 2: Continue partnering with Rowan County & municipalities in order to promote the importance of reading among our youth. Goal 3: Continue to recognize and support positive youth initiatives & implement the 8 Planks of the plan.	
	Outcome 7: Partner with Rowan-Salisbury Schools and Rowan County Government Goal 1: Meet with School officials to determine needs with which the City can assist.	
	SUPPORTING ACTIVITIES	
	1. Continue to collaborate with partner agencies on gang prevention strategies.	
	2. Continue to develop and support youth initiatives that promote reading and academic proficiency, particularly in economically-distressed areas.	
	3. Continue the city employee mentoring program for at-risk youth and promote other mentoring initiatives.	
	4. Strengthen minority/multicultural programs and outreach, such as the Hispanic Coalition and the Human Relations Council.	
	5. Continue to host sites for free tax preparation for seniors and lower income households and encourage citizens to take advantage of the Earned Income Tax Credit.	



Homeless Inventory **(91.210 (c))**

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

HOMELESS INVENTORY & SERVICES

The inventory of homeless facilities and the key on-site services are summarized in the table on the following page.

Instrumental programs and services in the community that assist the homeless or help prevent homelessness include:

- Rowan Helping Ministries Soup Kitchen serves three meals per day to shelter guests. The Soup Kitchen is open for lunch seven days per week to anyone in need in the community. Over 69,000 meals were served in 2008-2009.
- Crisis Assistance Network, a joint effort of Rowan Helping Ministries, the Salvation Army and the Department of Social Services, provides groceries, clothing, rent/mortgage payments to avert eviction or foreclosure and prescribed medication refills.
- New Tomorrows, a partnership created in 2009 between Rowan Helping Ministries and a local church, brings together community volunteers and shelter guests for classes in stress management, creativity, yoga, food preparation, anger management, resume writing, interviewing skills, dress attire, life coaching and Bible study;
- RHM West was established in 2007 as a base to distribute groceries, financial assistance and clothing to residents in western parts of the county;
- Project CHALENG, coordinated by the Department of Veterans Affairs, seeks to identify the extent of homelessness among veterans, identify needs and collaborate with community providers;
- Healthcare For Homeless Veterans provides outreach and assessments to connect veterans with services through the V. A. Medical Center;
- Salvation Army provides food and clothing to families in need;
- Rowan County Department of Social Services provides a full range of adult protective services, children's services, Medicaid and related programs;
- Rowan Partnership for Children/Smart Start Rowan provides support, referrals and outreach for families;

- City of Salisbury/Salisbury CDC provides foreclosure prevention counseling and financial assistance to prevent foreclosure, access to permanent housing and assistance for housing rehabilitation and emergency repairs;
- Salisbury-Rowan Community Action Agency assists disadvantaged persons with home weatherization, employment skills, tutoring, Head Start program;
- Rowan County Health Department conducts lead screenings, medical evaluations, wellness programs, check-ups, flu shots.

Organization/ Facility Name	Type	Units/ Beds	Description	Services
Rowan Helping Ministries Shelter	Emergency	40 cots	Homeless individuals and families	Meals; showers; clothing; case management
Family Crisis Council	Emergency	22 beds	Victims of domestic abuse/sexual assault	24-hour crisis line; supportive counseling; legal assistance; transportation; locating housing
Rowan Helping Ministries/ Eagle's Nest I	Transitional	4 units	Homeless families with employment; one parent/1-2 children	Counseling, budgeting and parenting classes
Rowan Helping Ministries/ Eagle's Nest II	Transitional	6	Homeless individuals with employment	Counseling, budgeting and parenting classes
Dept. of Veterans Affairs (GPD program)/ Two facilities	Contract Supportive Housing	30	Veterans with severe/persistent mental illness	VA treatment; vocational and employment assistance; counseling; case management
VASH – Veterans Affairs Supportive Housing	Permanent Supportive Housing	35 vouchers (Section 8)	Priority to long-term homeless vets; also disabled vets with children; female vets; vets with disability	Case management; VA healthcare



Homeless Strategic Plan **(91.215 (c))**

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.
2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.
3. Homelessness Prevention—Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.
4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.

Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include "policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons." The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

The following Homeless Strategic Plan spans the full range of homeless interventions and continuum services – Outreach & Assessment, Emergency Shelter, Transitional & Supportive Housing, Permanent Housing and Homeless Prevention. The plan calls out the City’s commitments to help fund services and its partnership role in support of the leading homeless provider agencies in the area.

Homeless Strategic Plan & Institutional Structure	
	Outreach & Assessment
	Help facilitate and support outreach activities of provider agencies including Department of Veterans Affairs, Rowan Helping Ministries, Family Crisis Council and others as assistance is needed.
	Assist with the collection of Point in Time counts to assess the unsheltered and chronic homeless population utilizing police officers and other personnel.
	Participate in the Piedmont Regional Continuum of Care process in recognition of the transient nature of the chronic homeless population and to help develop regional solutions.
	Continue to provide GIS analysis using Crisis Assistance Network data to help providers identify changing patterns and gaps in services.
	Emergency Shelter
	Continue to provide technical assistance as needed to shelter provider agencies (e.g., drainage and parking needs assessments completed by the City’s Engineering and Development Services Divisions in 2007-2008 for the Rowan Helping Ministries shelter site).
	Continue to provide public service funding (CDBG) to help support emergency shelter operations at Rowan Helping Ministries and the Family Crisis Council.
	Transitional & Supportive Housing
	Participate in the development of transitional, supportive housing for homeless or subpopulations, particularly homeless veterans and families affected by domestic violence, as funds allow.
	Provide in-kind assistance to agencies developing transitional housing as needed (e.g., GIS analysis of compatible sites convenient to facilities and services in the community).
	Permanent Housing
	Provide a range of affordable housing opportunities (rehab/resale, construction of new housing, down payment assistance, affordable family and/or senior rental units).
	Continue to promote the city’s housing programs and fair housing choice using ACCESS16 government-access television, websites, newsletters and outreach to neighborhoods and civic organizations.
	Homeless Prevention
	Continue to promote self-sufficiency and financial stability of public housing residents by encouraging participation in budgeting and other classes offered by the Salisbury CDC through the Homebuyer Education Program.
	Continue to partner with the Salisbury CDC to provide foreclosure prevention counseling, loan modifications and emergency mortgage payments to prevent foreclosures.
	Assist low and moderate income homeowners with housing rehabilitation and emergency repairs



Emergency Shelter Grants **(ESG)**

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

Note: Not Applicable.



Community Development **(91.215 (e))**

*Please also refer to the Community Development Table in the Needs.xls workbook

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

COMMUNITY DEVELOPMENT PRIORITIES

The City of Salisbury is committed to the ongoing revitalization of its central neighborhoods. In addition to housing activities, the City has invested heavily in these areas to improve and upgrade streets to better serve pedestrian needs, to rehabilitate historic commercial buildings and adaptively reuse them as centers that serve the needs of neighborhood residents, to enhance parks, and to promote greater neighborhood cohesion and resident participation in civic affairs.

Specific objectives and expected accomplishments for infrastructure and public facilities are outlined in the table on the following page. These activities will be conducted exclusively in four designated revitalization neighborhoods (West End, Jersey City, Park Avenue and the East End). Sidewalks and other pedestrian upgrades, along with park improvements, are high priorities. There is an overwhelming need for sidewalk maintenance and replacement due in general to age, and for new sidewalks where none currently exist. There is continuing need for replacements and upgrades to the neighborhood parks that serve these areas to keep pace with contemporary standards for park equipment, safety and changes in how people want to interact with and use public open space.

PRIORITY NEED: INFRASTRUCTURE & PUBLIC FACILITIES	SPECIFIC OBJECTIVES	HUD Obj. Code
		Goal
	HIGH PRIORITY	
	1. Install sidewalks, streetscaping, drainage modifications, pedestrian upgrades and other improvements to public infrastructure in designated revitalization areas.	SL-1
		4 projects
	2. Improve and enhance parks, open spaces and recreation facilities in designated revitalization areas.	SL-1
		2 projects
	3. Continue Section 108 loan debt service for the Park Avenue Community Center through the next five years.	O-1
	MEDIUM PRIORITY	
	4. Develop or expand community centers and community facilities in designated revitalization areas.	SL-1
	CITY COUNCIL OUTCOMES & GOALS	
	Outcome 2: Improve neighborhoods and safety for all areas of the City Goal 5: Develop a fundraising plan in partnership with the Dixonville Cemetery Task Force (East End neighborhood).	
	Outcome 5: Provide quality Parks and Recreation services Goal 1: Begin implementation of the Comprehensive Master Plan. Goal 2: Implement Phase 1 of the Master Plan for Lincoln Park (East End neighborhood).	
	Outcome 9: Improve and enhance Downtown Salisbury Goal 1: Assess community parking needs – Hall Gym (West End neighborhood), Lee Street, Rowan Helping Ministries (homeless shelter).	
	SUPPORTING ACTIVITIES	
	1. Continue to upgrade and expand transit services, routes and stops.	
	2. Continue to develop and expand public parks, greenways and recreation facilities according to the Master Plan with equitable distribution of resources to benefit all neighborhoods and income ranges.	

PRIORITY NEED: OTHER NEIGHBORHOOD REVITALIZATION	PRIORITY LEVEL / SPECIFIC OBJECTIVES	HUD OBJECTIVE #
	MEDIUM PRIORITY	
	1. Stabilize and rehabilitate historic buildings in low and moderate income areas, and reuse them for the benefit of the community.	SL-3
	CITY COUNCIL OUTCOMES & GOALS	
	Outcome 2: Improve neighborhoods and safety for all areas of the City Goal 1: Complete the North Main Street Small Area Plan "impact project."	
	SUPPORTING ACTIVITIES	
	1. Work to increase leadership capacity and neighborhood organization in designated revitalization areas.	
	2. Continue to focus crime prevention in more fragile neighborhoods.	
	3. Continue efforts to strengthen code enforcement activities for minimum housing and nuisance abatement, particularly in areas of greater need.	
	4. Continue to implement recommendations of the 2007 Better Housing study as feasible, such as a housing commission, rental registration/inspections or other programs.	
	5. Continue to implement recommendations in neighborhood-based plans for designated revitalization areas and update as needed guided by input from residents.	



Antipoverty Strategy **(91.215 (h))**

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.
2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

CITY GOALS AND POLICIES RELATED TO POVERTY

The City aims to reduce the number of poverty-level families through housing objectives that promote homeownership, but also further the development of a full range of affordable housing options, including income-restricted rental units and transitional housing paired with supportive services. Other objectives outlined elsewhere in this plan speak to the City's commitment to build and foster vibrant, safe neighborhoods.

In addition to these HUD-supported objectives, the City Council operates under a concise set of strategic goals akin to the type of strategic planning more frequently associated with private industry. Goals are developed each year and amended as specific goals are reached. Most of these goals are oriented toward programs and initiatives intended to directly improve the lives of citizens by increasing their access to services. Recent examples include reorganization of the code services functions and funding for new staff to increase capacity under a Council-level goal to improve neighborhoods and safety of citizens. While not directly removing individual instances of poverty, these changes will help improve the quality of life in neighborhoods, making them more conducive for the young to grow and learn in a safe environment.

Another City Council goal brought about the expansion of transit routes to improve access to college campuses in the jurisdiction. Other goals have focused on increased police protection in fragile neighborhoods and development of strategic plans for park facilities and greenways. In 2008, the City launched a gang-prevention initiative which also engaged other units of local government, encouraged community-wide

awareness of gang activity, promoted mentoring programs, and other programs to help keep children and youth out of gangs. The City put words into practice by creating a city employee mentoring program which encourages employees to volunteer in the community with allowances for time-off during the work day for mentoring. The city has directed CDBG funds to a summer youth employment program targeting at-risk youth from low- wealth families.

In fulfillment of the gang prevention initiative and in recognition of the low Elementary test scores and alarming dropout rate in Salisbury and Rowan County, the City Council launched *Rowan Reads* in 2009, a summer reading program developed in partnership with other units of local government. The program includes a series of reading festivals that take place at various libraries in the county. The program also provides a new book to every child who attends and City and County officials personally take part by reading to the kids as part of the festivities.

These are just a few of the initiatives undertaken by the City that line up with the Consolidated Plan goals and help ensure that all citizens have equal access to services, are encouraged to contribute in civic affairs, have opportunities to grow and succeed, and enjoy quality neighborhoods and safe environments.

The 2010-2011 City Council Outcomes & Goals addressing some of these needs include:

3 Safeguard our youth and proactively address gang activity in Salisbury through gang awareness education, information sharing, enforcement and implementation of the Salisbury-Rowan United Action Plan

- Explore the development of a comprehensive neighborhood-based youth initiative
- Continue partnering with Rowan County & municipalities in order to promote the importance of reading among our youth.
- Continue to recognize and support positive youth initiatives implement the 8 Planks of the plan.

4 Enhance and support a creative enterprise economy with the best educated workforce, the most competitive infrastructure, an environment for creativity and innovation, a positive business climate and supportive government in Salisbury and Rowan County.

7 Partner with Rowan-Salisbury Schools and Rowan County Government

- Meet with school officials to determine needs with which the City can assist



Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))

1. (States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.

Note: Not Applicable.



Specific Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

SPECIAL NEEDS OBJECTIVES

The City of Salisbury will continue to assist agencies providing for the needs of the elderly and persons with special needs, including persons with developmental disabilities, mental illness, substance abuse, HIV/AIDS. The kinds of assistance that the City has been able to provide for these needs in the past include in-kind technical assistance from staff (e.g., GIS analysis for location of supportive housing for persons with disabilities) and similar in-kind services. Due to the limited Federal funds that the City can expect to receive during the term of this plan, and the relative needs of other populations, this category of need has been identified as a medium priority in this plan.

The medium-priority specific objective identified in the following table addresses a need for additional supportive housing for persons with special needs. In 2009, two new 4-unit homes were opened in Salisbury made possible through Federal funds and a cooperative agreement between the ARC of North Carolina and the local chapter, ARC of Rowan. There remains a tremendous need for additional housing for this category of need that fosters maximum independence while providing supportive services matched to the needs of the individual. As a medium priority in this plan, the City may participate in the future development of supportive housing if resources increase beyond current funding levels.

PRIORITY NEED: HOMELESS & SPECIAL NEEDS	PRIORITY LEVEL / SPECIFIC OBJECTIVES	HUD OBJECTIVE #
	MEDIUM PRIORITY	
	1. Participate in development of transitional housing for the homeless or homeless subpopulations such as individuals and families affected by domestic abuse or veterans.	DH-1
	2. Participate in development of supportive housing for persons with special needs.	DH-1
	CITY COUNCIL OUTCOMES & GOALS	
	Outcome 9: Improve and enhance Downtown Salisbury. Goal 1: Assess community parking needs – Hall Gym (West End neighborhood), Lee Street, Rowan Helping Ministries (homeless shelter).	
	SUPPORTING ACTIVITIES	
	1. Promote a regional approach to addressing homelessness through the Piedmont Regional Continuum of Care.	
	2. Provide technical assistance to agencies serving the homeless population.	
	3. Provide technical assistance to agencies serving special needs populations.	



**Housing Opportunities for
People with AIDS (HOPWA)**

Note: Not Applicable.



Specific HOPWA Objectives

Note: Not Applicable.